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ABSTRACT

This package contains student materials for a workshop on life skills and job seeking techniques conducted for adults by Amarillo College Adult Students and Women's Services. Materials include information sheets, quizzes, exercises, lists, surveys, sample forms, and inspirational messages. Following a short introductory section, the materials are organized in four sections that cover the following topics: interpersonal/human relations/communication skills (self-esteem, personal evaluation, human needs, identifying strengths, communication, assertiveness, goal setting); problem-solving skills (controlling stress, time management, money management, transitions, legal affairs, decision-making strategies); career/employment information (need for career change, job success after 35, labor projections, life experience skills, sex stereotyping, interest areas, employment sources, transferability of skills, the hidden job market, increasing income, home-based businesses, samples of application letters and resumes, and follow-up letters); and inspirational selections to help students keep improving. Workshop evaluation tips and forms complete the package. (KC)

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87-1040-SP200B

LIFE SKILLS/

JOB SEEKING

TECHNIQUES

WORKSHOP

U.S. DEPARTMENT OF EDUCATION
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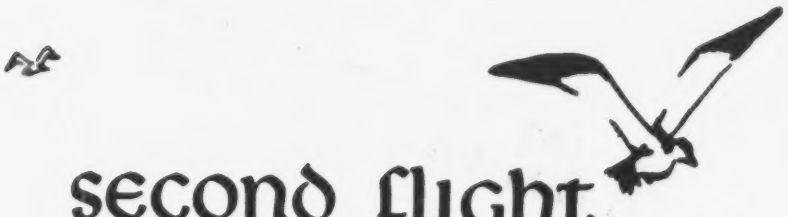
INTRODUCTION

LIFE SKILLS/JOB SEEKING TECHNIQUES WORKSHOP



second flight

phoenix — a legendary bird held to live for centuries and then to burn itself to death and rise fresh and young from its ashes ready for its ...

Adult Students and Women's Services
Amarillo College
P. O. Box 447
Amarillo, Texas 79178
806/371-5447

Amarillo College

Established 1929

Hello,

Congratulations! You are about to give yourself one of the best presents you have ever had. This workshop has been designed with each of you in mind and our goal is to generate enthusiasm and direction for your personal growth. We guarantee that most of you will begin experiencing positive changes in the few days you are with us.

The Counseling/Adult Students and Women's Services staff is here to support and guide you in this venture. Please feel free to let one of us know if you have a particular need that should be handled individually. We are here for **YOU!**

During these days that we will be together, reflect on these words from Dr. Robert Schuller:

> When you've exhausted all possibilities, remember this: you haven't!
>
> Tough times never last, but tough people do!
>
> Never let a problem become an excuse.
>
> When faced with a mountain, I will not quit! I will keep on striving until I climb over, find a pass through, tunnel underneath--or simply stay and turn the mountain into a gold mine.

Thanks for coming and becoming one of our new friends.

With genuine regards,

The Staff

ljb

P.O. Box 447 • Amarillo, Texas 79178 • Phone 806/376-5111

TODAY IS THE VERY FIRST DAY OF THE REST OF MY LIFE

This is the beginning of a new day. I have been given this day to use as I WILL. I can waste it . . . or use it for good, but what I do today is important, because I am exchanging a day of my life for it! When tomorrow comes, this day will be gone forever, leaving in its place something that I have traded for it. I want it to be gain, and not loss; good and not evil; success, and not failure; in order that I shall not regret the price that I have paid for it. I will try just for today, for you never fail until you stop trying.

INTERPERSONAL, HUMAN RELATIONS, COMMUNICATION SKILLS

SELF-ACCEPTANCE.....AND ACCEPTANCE OF OTHERS.....AS WE AND THEY ARE, AT LEVELS LESS THAN PERFECTION, IS VERY ESSENTIAL TO SELF-ESTEEM.

TECHNIQUES OF ENHANCING SELF-ESTEEM ARE:

A. Learning something new...knowledge that interests you.

B. Becoming extremely knowledgeable about something.

C. Being willing to admit, then redo or undo mistakes.

D. Doing something new...a skill, hobby, interest etc.

E. Confessing: Laying out our inadequacy feelings, then working on self-improvement.

F. Leveling: Tactfully being "up-front" about how you think and feel.

G. Consciously sending more frequent valuing statements to others.

H. Avoiding competitive comparisons: Regarding the "trait-superiority" of others as unrelated to "person-worthiness."

I. Do your best not to speak derogatorily to or about others.

ESTEEM IS ENHANCED PROPORTIONATELY TO:

A. Our willingness to try - to **RISK**!

B. The difficulty of what we undertake.

C. Our attitude towards failure.

THERE ARE NO FAILURES...ONLY LEARNING EXPERIENCES!

ESTEEM.....THE MASTER ELEMENT.....SO GO FOR IT!

1. Believe in yourself!
2. Understand your potential!
3. Accept imperfections!
4. Dedicate self to effort!
5. Neutralize negativity!
6. Schedule time to grow!
7. Build Others!
8. Confidence Transfers!
9. Daily Mental Programming!

AN ATTITUDE OF SUCCESS REQUIRES:

1. Making a commitment to live every day to its fullest.
2. Developing purpose in your life, desiring to grow.
3. Faith and belief in yourself and chosen work.
4. Honesty to self and others.
5. Positive response to pressure.
6. Understanding and determination of goals.
7. A successful self-image.
8. Commitment and dedication.

YOU CAN DO, BE, OR HAVE ANYTHING YOU CAN VISUALIZE

The Search for Self Respect
by Maxwell Maltz

1. You are as good as the next fellow.
2. Understand your needs - set goals to realize them.
3. You have a right to a life of contentment. Don't feel guilty.
4. Desire to make the most of oneself.
5. Be honest with yourself.
6. Desire to be sincere, positive, and have self respect.
7. Focus on the truth about self, assets and liabilities. Forgive self.
8. Develop an inquiring mind. Be interested in others.
9. Build your confidences. Remind self of past success, visualize future success.
10. See reality, don't fool self.
11. Be your own hero.
12. Learn to live with uncertainty.
13. When one door closes, another one opens.
14. Laugh whenever you can.
15. Renounce passivity as a way of life.
16. Renounce neutrality as a way of life.
17. Choose an active approach to life.
18. Set goals.
19. Allow yourself mistakes.
20. Eliminate resentment.
21. Rise above the deprivation of your past.
22. Meet goals every day.
23. Forgive others.
24. Forgive self.
25. Overcome emptiness.

26. Make your activities purposeful.

27. Resign from Mañana, Inc.

28. Renew your sense of direction.

29. Reach out to others.

30. Stop complaining about the past, and open eyes to opportunities.

31. Live in the present.

32. Stop belittling the things you do.

33. Stand up to crisis. Stay calm.

34. Stop looking backward to misery and mistakes. Look forward to new goals and excitement.

35. Stop expecting perfection in yourself and others.

36. Concentrate on compassion.

37. Try to relax.

38. Don't insist on holding to a dull non-living existence because of past guilts, mistakes, or fears.

39. Get in contact with your aggressiveness.

40. Accept your individuality.

41. Develop the courage to act, even though afraid.

42. Think for yourself.

43. Survive with dignity.

44. Develop strong values.

45. Defeat uncertainty.

46. Overcome resentment.

47. Make your life mean something.

CHARACTERISTICS OF SELF-ACCEPTING INDIVIDUALS

A person who has a strong, self-accepting attitude presents the following behavioral picture (Hamachek, 1971):

1. He believes strongly in certain values and principles and is willing to defend them even in the face of strong group opinion. He feels personally secure enough, however, to modify them if new experience and evidence suggest he is in error.

2. He is capable of acting on his own best judgment without feeling excessively guilty or regretting his actions if others disapprove of what he has done.

3. He does not spend undue time worrying about what is coming tomorrow, what has happened in the past, or what is taking place in the present.

4. He has confidence in his ability to deal with problems, even in the face of failure and setbacks.

5. He feels equal to others as a person, not superior or inferior, irrespective of the differences in specific abilities, family backgrounds, or attitudes of others toward him.

6. He is able to take for granted that he is a person of interest and value to others, at least to those with whom he chooses to associate.

7. He can accept praise without the pretense of false modesty and compliments without feeling guilty.

8. He is inclined to resist the efforts of others to dominate him.

9. He is able to accept the idea and admit to others that he is capable of feeling a wide range of impulses and desires, ranging from being angry to being loving, from being sad to being happy, from feeling deep resentment to feeling deep acceptance.

10. He is able to genuinely enjoy himself in a wide variety of activities involving work, play, creative self-expression, companionship, or loafing.

11. He is sensitive to the needs of others, to accepted social customs, and particularly to the idea that he cannot enjoy himself at the expense of others.

IMPROVING INTERPERSONAL RELATIONS AND SELF-ESTEEM

1. Choose to make friends.

2. Choose to approach others first.

3. Choose to have fun each day.

4. Choose to seek what is positive.

5. Choose to be specific and responsible.

6. Choose to be in the now more than in the past and future.

7. Choose to be spontaneous and curious.

8. Choose to seek out positive alternatives to stress and be in balance.

9. Choose to keep your life in balance each day by including:

   1 hour fun
   1/2 hour relaxation
   1/2 hour exercise
   Good nutrition

Reality Therapy

POSITIVE SELF-TALK

I am whole and complete.

I am competent.

I am beautiful.

I allow others to help me realize my potential.

I operate ethically and with integrity.

I am well and happy.

I am on time.

I am sensitive and receptive.

I alone am responsible for what I tell myself about me.

I am worthwhile.

I am powerful, loving and creative.

I am responsible for my feelings.

MY DECLARATION OF SELF-ESTEEM

I am me.

I am unique. There's not another human being in the whole world like me. I have my own fingerprints and I have my very own thoughts. I was not stamped out of a mold like a Coca-Cola top to be the duplicate of another.

I own all of me--my body, and I can do with it what I choose; my mind, and all of its thoughts and ideas; my feelings, whether joyful or painful.

I own my ideals, my dreams, my hopes, my fantasies, my fears.

I reserve the right to think and feel differently from others and will grant to others their right to thoughts and feelings not identical with my own.

I own all my triumphs and successes. I own also all my failures and mistakes. I am the cause of what I do and am responsible for my own behavior. I will permit myself to be imperfect. When I make mistakes or fail, I will know that I am not the failure--I am still O.K.--and I will discard some parts of me that were unfitting and will try new ways.

I will laugh freely and loudly at myself--a healthy self-affirmation.

I will have fun living inside my skin.

I will remember that the door to everybody's life needs this sign:

HONOR THYSELF

I am me, and I am O.K.

I have value and growth.

Source unknown

Instructions: Read and reflect silently for 10 minutes.

PERSONAL EVALUATION SURVEY

Answer each question as briefly and as truthfully as possible.

I. What things are "bugging" (worrying, nagging) me?

II. What things would I like to stop doing?

III. What things (circumstances, relationships, situations) are improving?

IV. What things would I like to start doing?

V. What things as I doing right?

INTERPERSONAL RELATIONS

B A S I C H U M A N N E E D S

People the world over share certain fundamental needs that must be satisfied if they are to function at their best. Recognizing these needs gives you an insight into your own behavior and that of others. With the wisdom gained, you can seek to promote smoother relationships, so that your personal goals will be met.

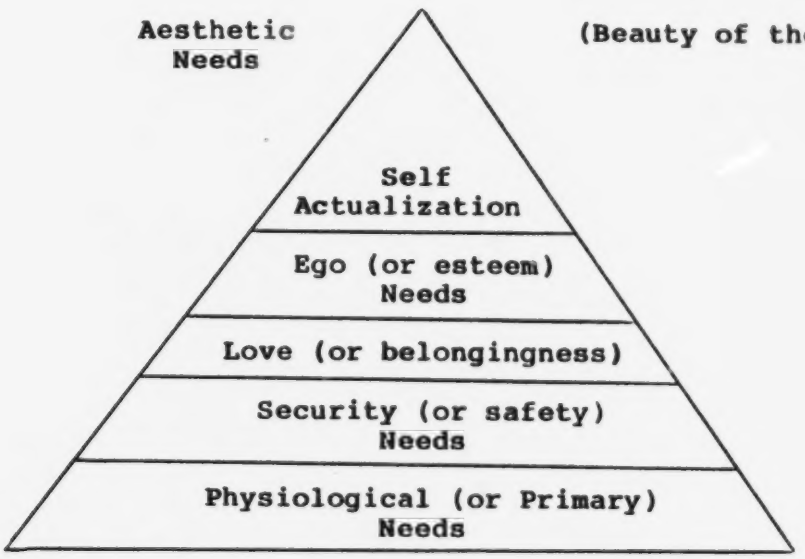
Perhaps the most basic human need is for security; when security is threatened, all other aims and ambitions diminish. Security may mean keeping one's job or protecting and providing for one's family. When jobs are plentiful and insurance is provided, this need may lie dormant until some personal crisis arises. However, its importance cannot be overstated; everyone wants to feel secure.

The next basic need is to belong and to feel needed. Be careful to avoid excluding anyone from general conversation. Express appreciation. Avoid rudeness at all times because it implies that the other person has no personal value. Most of the rules of courtesy stem from this basic need. Each person needs to feel that he or she has personal value and is deserving of respect.

The third basic need is to be appreciated for one's accomplishments. Everybody wants to be admired and looked up to. Status symbols are important. Avoid injuring the self-esteem of anyone with whom you work or of anyone who comes into your life. Some of the ways you can do this are by complimenting, not

criticizing; by suggesting, not ordering; by inviting, not demanding; by cooperating, not dictating. Always be careful to save face for the other person.

When the other basic needs have been met, the individual feels a strong need for personal growth and fulfillment, in order to become the most effective person possible. This usually involves the need to be of service to others. Some people are fortunate enough to find this type of gratification in their work; others may seek it in study, in civic betterment, in progressing toward self-mastery. The more the individual achieves, the more he or she is motivated by the need for fulfillment. You yourself will experience this need. You have made the first step toward filling your needs by being here. Now, **GO FOR IT!!!!!!!!**



MASLOW'S HIERARCHY OF

BASIC HUMAN NEEDS

EVERY PERSON'S BILL OF RIGHTS

1. The right to be treated with respect.

2. The right to have and express your own feelings and opinions.

3. The right to be listened to and taken seriously.

4. The right to set your own priorities.

5. The right to say no without feeling guilty.

6. The right to ask for what you want.

7. The right to get what you pay for.

8. The right to ask for information from professionals.

9. The right to make mistakes.

10. The right to choose not to assert yourself.

MY POSITIVE ACCOMPLISHMENTS ARE:

MY PERSONAL STRENGTHS ARE:

ANALYSIS OF SKILLS

Here is a list of skill words. Read them carefully:

a) Make a check mark (✓) beside those words which express something you can do. Define them as you wish.
b) Add a second check mark beside those words which express something you can do very well.
c) Circle those checked skills which you particularly enjoy.

Accounting
Acting
Adapting
Addressing
Administering
Advertising
Advising
Advocating
Allocating
Analyzing
Anticipating
Appraising
Arranging
Assembling
Assessing
Assigning
Assisting
Auditing
Balancing
Bargaining
Bookkeeping
Budgeting
Building
Calculating
Caring
Catering
Changing
Classifying
Clarifying
Climbing
Coaching
Collaborating
Collecting
Communicating
Comparing
Compiling
Composing
Computing
Conceptualizing
Conducting
Confronting
Consulting
Constructing
Contributing
Controlling
Cooking
Cooperating
Coordinating
Copying
Corresponding
Counseling
Counting
Creating
Critiquing
Curing
Dancing
Debating
Decorating
Deciding
Defining
Delivering
Delegating

Demonstrating
Designing
Detailing
Detecting
Developing
Diagnosing
Directing
Discovering
Discussing
Dispensing
Displaying
Distributing
Dissecting
Drafting
Dramatizing
Drawing
Driving
Editing
Educating
Encouraging
Enduring
Enforcing
Enlisting
Entertaining
Estimating
Evaluating
Examining
Exercising
Exhibiting
Expediting
Experimenting
Explaining
Expressing
Facilitating
Farming
Feeding
Filing
Fixing
Forecasting
Fundraising
Gathering
Graphing
Guiding
Handling
Hearing
Helping
Hosting
Humoring
Identifying
Imagining
Influencing
Initiating
Innovating
Inspecting
Inspiring
Interpreting
Interviewing
Inventing
Investigating
Implementing
Joking
Judging

Knitting
Leading
Learning
Lecturing
Listening
Lobbying
Locating
Making models
Managing
Manipulating
Mapping
Measuring
Mediating
Meeting
Memorizing
Modifying
Monitoring
Motivating
Navigating
Negotiating
Nursing
Observing
Obtaining
Operating
Ordering
Organizing
Painting
Perceiving
Performing
Persevering
Persuading
Planning
Playing
Policy making
Preaching
Preparing
Printing
Prioritizing
Processing
Programming
Promoting
Protecting
Proof reading
Publicizing
Public speaking
Purchasing
Questioning
Raising
Reacting
Reading
Reasoning
Recommending
Reconciling
Recording
Recruiting
Reducing
Reflecting
Relating
Remembering
Repairing
Reporting
Representing

Reproducing
Researching
Restoring
Reviewing
Risking
Scanning
Scheduling
Screening
Self-motivating
Selling
Servicing
Serving
Sewing
Shaping
Simplifying
Singing
Speaking
Staging
Stimulating
Studying
Styling
Summarizing
Supervising
Supporting
Surveying
Symbolizing
Systematizing
Tabulating
Talking
Teaching
Team-building
Tending
Terminating
Thinking
Training
Translating
Travelling
Trouble-shooting
Typing
Understanding
Updating
Validating
Visualizing
Washing
Weaving
Writing

Others

BRIDGING THE GAP - THE FEEL/WANT/WILLING COMMUNICATIONS FORMULA

NUMBER ONE

I SAY WHAT I'M FEELING
comfortable - uncomfortable - good - bad - enthusiastic - disappointed - or whatever is actual and appropriate.

NUMBER TWO

I SAY WHAT I WANT
I state my goal for MYSELF in the situation (not a goal for the other person) - I make it plain what I want to achieve from the communication.

NUMBER THREE

I SAY WHAT I'M WILLING TO DO TO MAKE THAT POSSIBLE
This takes the most forethought and honesty -- be REAL at this point, and "level" congruently, so there's no question about your WILLINGNESS.

THEN -- GET FEEDBACK THAT RELATED DIRECTLY TO YOUR "SENDING"

I ASK -- HOW DO YOU FEEL ABOUT WHAT I'VE SAID?
And let the other person get a complete answer out -- in other words, REMEMBER TO SHUT UP AND LISTEN. And be sure to ACKNOWLEDGE that you heard him before you go on to:

I ASK -- WHAT DO YOU WANT IN THIS SITUATION
(phrased appropriately, of course) And be sure to let the other get the answer all the way out. And when the answer is complete, ACKNOWLEDGE and then:

(THE "WILLING" QUESTION MAY NOT APPLY)

I ASK -- (BUT ONLY IF IT APPLIES OR YOU WANT TO KNOW OR IT'S NECESSARY OR APPROPRIATE) -- WHAT ARE YOU WILLING TO DO TO MAKE THAT POSSIBLE?

Depending on the nature (and severity) of the gap you want to bridge, sometimes it pays to terminate the discussion at this point. I might say "Good" (with a handshake of appreciation), or "Thank you for telling me how you felt and what you want. Let's get together about this again tomorrow and work it out from there."

AND ONCE I'VE USED THIS FORMULA
I'll want to follow through by ACTING OUT WHAT I SAID I WANTED AND WHAT I WAS WILLING TO DO. (My partner will be watching to see if I really meant it. And I'll profit as I set an example of responsible communication/action.)

AND IF THE OTHER PERSON REFUSES TO CO-CREATE A BRIDGE
That is -- if what I offer is refused -- I STILL ACCEPT THE RESPONSE AS VALID, and at that moment ACKNOWLEDGE and terminate--without further discussion. I don't start a push/push-back cycle. Instead I let go the pressure on my side and find another opportunity/way to come back at the situation.

THE "I" MESSAGE

ONE OF THE STRONGEST COMMUNICATION TOOLS

INSTEAD OF TALKING ABOUT ANOTHER PERSON'S BEHAVIOR, WHAT SOMEONE ELSE IS DOING, I STATE WHAT IS GOING ON INSIDE ME, HOW I FEEL, AND WHAT MY GOALS ARE IN THE SITUATION.

THERE'S NO BLAME INVOLVED in an "I" message -- only a responsible statement of your feelings.

FOR INSTANCE

Rather than say,
"That really was stupid of you, and you blew it again."

Say,
"I sure feel frustrated when the same thing keeps going wrong again and again. I get mad, because I don't know what to do to correct it -- or to get my idea across."

Rather than say,
"You really did a good job on that and we all appreciate your work."

Say,
"I really appreciate what you've done. I feel so proud and happy about it. It means a lot to me."

The "I" message is the strongest kind of communication I can use. It's a direct line that ties in directly to my own personal feelings and responses. And after all, that's what the other person really "needs to know" about me in the moment. In order for the other person to feel comfortable with me, I want to make it clear what my feelings really are.

BODY LANGUAGE COUNTS!

Eye Contact
Voice Level
Voice Inflection
Facial Expression
Hand Gestures

Body Language Exercise:

Repeat each of the following sentences 3 times

I. First use your body language to communicate hostility and disrespect to the other person.

II. Then convey lack of self-respect.

III. On the third repetition say it in a way which communicates self-respect and respect for the other person.

Project on the Status and Education of WOMEN

ASSOCIATION of AMERICAN COLLEGES
1818 R Street, N.W. Washington, DC 20009

GENDER COMMUNICATIONS QUIZ*

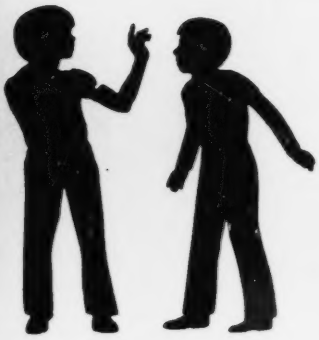
How much do you know about how men and women communicate with one another? The 20 items in this questionnaire are based on research conducted in classrooms, private homes, businesses, offices, hospitals—the places where people commonly work and socialize. If you think a statement is generally an accurate description of female and male communication patterns, mark it true. If you think it's not an accurate description, mark it false.

	True	False
1. Men talk more than women.	☐	☐
2. Men are more likely to interrupt women than they are to interrupt other men.	☐	☐
3. There are approximately ten times as many sexual terms for males as for females in the English langauge.	☐	☐
4. During conversations, women spend more time gazing at their partner than men do.	☐	☐
5. Nonverbal messages carry more weight than verbal messages.	☐	☐
6. Female managers communicate with more emotional openness and drama than male managers.	☐	☐
7. Men not only control the content of conversations, they also work harder in keeping conversations going.	☐	☐
8. When people hear generic words such as "mankind" and "he," they respond inclusively, indicating that the terms apply to both sexes.	☐	☐
9. Women are more likely to touch others than men are.	☐	☐
10. In classroom communications, male students receive more reprimands and criticism than female students.	☐	☐
11. Women are more likely than men to disclose information on intimate personal concerns.	☐	☐
12. Female speakers are more animated in their conversational style than are male speakers.	☐	☐
13. Women use less personal space than men.	☐	☐
14. When a male speaks, he is listened to more carefully than a female speaker, even when she makes the identical presentation.	☐	☐
15. In general, women speak in a more tentative style than do men.	☐	☐
16. Women are more likely to answer questions that are not addressed to them.	☐	☐
17. There is widespread sex segregation in schools, and it hinders effective classroom communication.	☐	☐
18. Female managers are seen by both male and female subordinates as better communicators than male managers.	☐	☐
19. In classroom communications, teachers are more likely to give verbal praise to females than to male students.	☐	☐
20. In general, men smile more often than women.	☐	☐

The Gender Communications Quiz is excerpted from *The Communications Gender Gap* published by the Mid-Atlantic Center for Sex Equity. For further information on the research or to obtain the complete *Communications Gender Gap* contact the Center, 5010 Wisconsin Ave., NW, Suite 308, Washington, DC 20016 (202) 686-3511

* The quiz was developed by Myra Sadker with the assistance of Joyce Kaser.

Answers To Gender Communications Quiz



1. True
2. True
3. False
4. True
5. True
6. False
7. False
8. False
9. False
10. True
11. True
12. True
13. True
14. True
15. True
16. False
17. True
18. True
19. False
20. False

Scoring

18 to 20 Correct: Professor Henry Higgins has nothing on you. You are very perceptive about human communication and subtle sex differences and similarities. For you, perhaps the most important question is: Do you act on what you know? Are you able to transform your knowledge into behavior that will enhance communications for yourself and for those around you?

16 to 17 Correct: You're not ready to move into the professor's seat, but you can move to the head of the class. You know a good deal about communications and the gender gap. Continue to watch closely, read about the topic, trust your instincts, and act on your knowledge.

13 to 15 Correct: Like most people, you've picked up some information about how people communicate—but you're missing a lot too. The next time you're in a social situation, step out of the communications flow and watch people closely. Listen to more than words. Watch who talks, how they speak, and how much. Observe those who don't talk at all; silence also carries a message. Look at people's facial expressions, their gestures and how they move about in the space around them. As you know, nonverbal messages can tell you a lot about the conversational gender gap, about power, about who has it and who doesn't.

Fewer than 13 Correct: You've missed more than your fair share of these questions. You also may be missing important verbal and nonverbal cues about your own behavior and how to communicate effectively. Reread this quiz more carefully. Stop, look and listen when you're with a group of people. Analyze the flow of communication. Remember you may miss your personal and professional goal if you also miss key verbal and nonverbal cues about conversational power, politics, and the gender gap.

NON-ASSERTIVE, ASSERTIVE, AND AGGRESSIVE BEHAVIOR

In communicating with others, we can behave in these ways. We can be non-assertive, assertive, aggressive, or indirectly aggressive.

Non-assertive behavior involves violating your own rights by failing to express your honest feelings, thoughts, and beliefs and by permitting others to "walk over" you. It can also involve expressing yourself in such an apologetic and self-effacing manner that you are disregarded. The goal of non-assertiveness is to please others and to avoid conflict.

Assertive behavior involves standing up for your personal rights and expressing your thoughts, feelings and beliefs in direct, honest, and appropriate ways which do not violate the rights of others. Assertiveness involves respect - not deference - respect for yourself by expressing your needs and defending your rights, and respect for the other person's needs and rights.

When we are aggressive, we stand up for our personal rights and express our thoughts and feelings. But we do it in a way which can be dishonest, is usually inappropriate, and always violates the personal rights of the other person. The usual goal of aggressive behavior is domination and winning, forcing the other person to lose.

Because of the reaction accorded to the aggressive woman and the misery experienced by the non-assertive person, some persons develop the ability to get what they want by indirect means. One can be so indirect that the target of the person's anger may never even recognize the anger, since sneaky ways of getting revenge are employed.

Figure 2 The Nonassertive Circle

I don't want to hurt the person, so I decide to be nonassertive. • But my suppressed feelings come out in subtle, negative ways which hurt the relationship.

"WHEN I SAY 'NO,' I FEEL GUILTY"

1. Broken Record

2. Fogging
   (a) Agree with truth
   (b) Agree with possibility
   (c) Agree with logic
   (d) Allow for improvement
   (e) Empathy

3. Negative Assertion

4. Negative Inquiry

5. Free Information

6. Self-disclosure

ASSERTIVE BEHAVIOR ASSESSMENT

The following questions will help assess your assertiveness. Circle the number that best describes you. If an item describes a situation unfamiliar to you, try to imagine what your response would be. Key: 1 means never; 2 means rarely, 3 means sometimes; 4 means usually; and 5 means always. Be honest in your responses.

1.	I do my own thinking and make my own decisions.	1 2 3 4 5
2.	I can be myself around wealthy educated, or prestigious people.	1 2 3 4 5
3.	I am poised and confident among strangers.	1 2 3 4 5
4.	I freely express my emotions.	1 2 3 4 5
5.	I am friendly and considerate toward others.	1 2 3 4 5
6.	I accept compliments and gifts without embarrassment or sense of obligation.	1 2 3 4 5
7.	I freely express my admiration of others' ideas and achievements.	1 2 3 4 5
8.	I readily admit my mistakes.	1 2 3 4 5
9.	I accept responsibility for my life.	1 2 3 4 5
10.	I make decisions and accept the consequences.	1 2 3 4 5
11.	I take the initiative in personal contacts.	1 2 3 4 5
12.	When I have done something well, I tell others.	1 2 3 4 5
13.	I am confident when going for job interviews.	1 2 3 4 5
14.	When I need help, I ask others to help me.	1 2 3 4 5
15.	When at fault, I apologize.	1 2 3 4 5
16.	When I like someone very much, I tell them so.	1 2 3 4 5
17.	When confused, I ask for clarification.	1 2 3 4 5
18.	When someone is annoying me, I ask that person to stop.	1 2 3 4 5
19.	When someone cuts in front of me in line, I protest.	1 2 3 4 5
20.	When treated unfairly, I object.	1 2 3 4 5

21.	If I were underpaid, I would ask or a salary increase.	1 2 3 4 5
22.	When I am lonely or depressed, I take action to improve my mental outlook.	1 2 3 4 5
23.	When working a a job or task I dislike intensely, I look for ways to improve my situation.	1 2 3 4 5
24.	I complain to the management when I have been overcharged or have received poor service.	1 2 3 4 5
25.	When something in my house or apartment malfunctions, I see that the landlord repairs it.	1 2 3 4 5
26.	When I am disturbed by someone smoking, I say so.	1 2 3 4 5
27.	When a friend betrays my confidence, I tell that person how I feel.	1 2 3 4 5
28.	I ask my doctor all of the questions for which I want answers.	1 2 3 4 5
29.	I ask for directions when I need help finding my way.	1 2 3 4 5
30.	When there are problems, I maintain a relationship rather than cutting it off.	1 2 3 4 5
31.	I communicate my belief that everyone in the home should help with the upkeep rather than doing it all myself.	1 2 3 4 5
32.	I make a sexual advances toward my spouse or sex partner.	1 2 3 4 5
33.	When served food at a restaurant that is not prepared the way I ordered it, I express my dissatisfaction to the food server.	1 2 3 4 5
34.	Even though a clerk goes to a great deal of trouble to show merchandise to me, I am able to say "No."	1 2 3 4 5
35.	When I discover that I have purchased defective merchandise, I return it to the store.	1 2 3 4 5
36.	When people talk to loud in a theater, lecture, or concert, I am able to ask them to be quiet.	1 2 3 4 5
37.	I maintain good eye contact in conversations.	1 2 3 4 5

38.	I would sit in the front of a large group if the only remaining seats were located there.	1 2 3 4 5
39.	I would speak to my neighbors if their dog was keeping me awake with its barking at night.	1 2 3 4 5
40.	When interrupted, I comment on the interruption and then finish what I am saying.	1 2 3 4 5
41.	When a friend or spouse makes plans for me without my knowledge or consent, I object.	1 2 3 4 5
42.	When I miss someone, I express the fact that I want to spend more time with that person.	1 2 3 4 5
43.	When a person asks me to loan something and I really do not want to, I refuse.	1 2 3 4 5
44.	When a friend invites me to join her or him and I really don't want to, I turn down the request.	1 2 3 4 5
45.	When friends call and talk too long on the phone, I can terminate the conversation effectively.	1 2 3 4 5
46.	When someone criticizes me, I listen to the criticism without being defensive.	1 2 3 4 5
47.	When people are discussing a subject and I disagree with their points of view, I express my difference of opinion.	1 2 3 4 5
48.	When someone makes demands on me that I do not wish to fulfill. I resist the demands.	1 2 3 4 5
49.	I speak up readily in group situations.	1 2 3 4 5
50.	I tell my children the things I like about them.	1 2 3 4 5
51.	When my children make endless demands on my time and energy, I establish some firm notions about the amount of time I am willing to give.	1 2 3 4 5
*52.	When my husband calls to tell me he is bringing home an unexpected guest for dinner and I am very tired, I level with him about my feelings and request that he make alternative plans. (for women)	1 2 3 4 5
53.	When one friend is not meeting all of my needs, I establish meaningful ties with other people.	1 2 3 4 5
54.	When my own parents, in-laws, or friends freely give advice, I express appreciation for their interest and concern without feeling obligated to follow their suggestions.	1 2 3 4 5

55. When someone completes a task or job for me with with which I am dissatisfied, I ask that it be done correctly. 1 2 3 4 5

56. When I object to political practices, I take action rather than blaming politicians. 1 2 3 4 5

57. When I am jealous, I explore the reasons for my feelings and look for ways to increase my self-confidence and self-esteem. 1 2 3 4 5

58. When someone tells me they envy me, I accept the comments without feeling guilty or apologizing. 1 2 3 4 5

59. When I am feeling insecure, I assess my personal strengths and then take action designed to make me feel more secure. 1 2 3 4 5

60. I accept my spouse's or sex partner's interests in other people without feeling I must compete with them. 1 2 3 4 5

Now total your scores. The higher your score, the greater is your level of assertive behavior.

WHERE YOU CAME FROM
YOU ARE HERE
WHERE YOU ARE GOING

YOU CAN REACH THAT GOAL
by Dr. Joyce Brothers
Psychologist

Errors are an important part of the scientific method. They eliminate false paths, assumptions, and theories. It might help us in our personal lives if we regarded errors and failures in the same way.

Do you have a goal that seems always to elude you? Maybe it's losing 10 pounds, or getting a better job in a different field, or writing a novel, or becoming an actor or actress. You dream about it. But when it comes to getting started, you're overwhelmed. And, anyway, what if you fail? That's too devastating to contemplate, so you do nothing.

New York's Barbara Sher spent years helping people on welfare break the habit of failure, and she has helpful tips for you if you have a dream you want to come true.

First, break your task down into steps. Then set target dates for accomplishing each step and your ultimate goal. Sher suggests keeping a daily journal in which you record what you've done toward your goal each day and how you felt about it. Prepare, but don't try to be perfect.

Goals needn't be impossible dreams if you go after them in the right way.

ALICE IN WONDERLAND

When Alice comes to the junction in the road that leads in different directions, she asks the Cheshire Cat,

"Cheshire-Puss . . . would you tell me please, which way I ought to go from here?"

"That depends a good deal on where you want to get to," said the Cat.

"I don't much care where _____" said Alice.

"Then it doesn't matter which way you go," said the Cat.

Most people live their lives under the delusion that they are immortal. They squander their money, their time, and their minds with activities that are "tension relieving," instead of "goal achieving."

The reason that so many individuals fail to achieve their goals in life is that they never really set them in the first place.

GUIDELINES FOR SETTING GOALS

1. **Make your goals realistic.**

   Don't waste time dreaming the impossible dream. Make sure your goal is "reachable" if you work hard enough for it.

2. **Make your goals consistent with your values, interests, and abilities.**

   If your goals are not in harmony with your values - or if they demand a lifestyle which conflicts with what you really want - you are creating your own unhappiness. Interest is necessary to doing well.

3. **Organize your goals into small steps. Evaluate along the way.**

   In reaching goals we need to know that we are making progress. Set up a series of short range targets, each representing a step along the way within a specified time.

4. **Rank your goals in order of importance.**

   Your "first things first" list will tell you where to save yourself, and most importantly where to concentrate. Remember, goal-setting may mean saying "no" as well as choosing what you will do.

5. **Reward yourself when you reach your goals.**

MAJOR ROADBLOCKS

The following are various obstacles people say prevent them from getting what they want out of life. Check the ones that you feel have restricted or limited you:

____ insufficient education
____ insufficient capital
____ bad economic times
____ inflation
____ the government
____ uncooperative spouse
____ negative family upbringing
____ chose the wrong profession
____ always pick the wrong job
____ physically not attractive
____ discrimination due to sex, race, age, etc.
____ company promotion policies
____ in with wrong crowd
____ Viet Nam veteran
____ bad credit rating
____ wrong political party in power
____ alcohol, drugs, etc.
____ wrong horoscope
____ out of step with the times
____ too many dependents
____ unresponsive boss
____ limited family support
____ economically depressed city
____ choose obsolete industry

Goal Starter Ideas

1. My physical goal:
   (When)
2. My family goal:
   (When)
3. My financial goal:
   (When)
4. My professional goal:
   (When)
5. My community support goal:
   (When)
6. My mental goal:
   (When)
7. My social goal:
   (When)
8. My spiritual goal:
   (When)

PROBLEM-SOLVING

SKILLS

STRESS TEST

DETERMINE YOUR STRESS LEVEL.

by Geoffrey Willcher

Stress is a pervasive national problem. Too much leads to emotional problems, disease and even death. Stress can cause ineffectiveness at work, irritability with family and friends, and unhappiness. Most stress comes from our life style, and is self-imposed. This is one of the good features about stress. It implies that it can be reversed. The first step to reversing the effects of stress is to recognize its presence. To aid you in identifying the characteristics of stress we have brought together a number of statements about stress that can help you evaluate your personal level of stress. Take a few minutes and determine how stressful your life is.

STRESS SELF-EVALUATOR

Instructions: Read each statement below and then circle the number to the right of it which you think best characterizes yourself and your behavior at the present time. There are no right or wrong answers. Try not to spend too much time over each answer.

	NOT AT ALL	SLIGHTLY	MODERATELY	VERY MUCH
1. I often lose my appetite, or eat when I am not hungry	1	2	3	4
2. My decisions tend to be more impulsive than planned; I tend to feel unsure about my choices and change my mind often	1	2	3	4
3. The muscles of my neck, back or stomach frequently get tense	1	2	3	4
4. I have thoughts and feelings about my problems that run through my mind for much of the time	1	2	3	4
5. I have a hard time getting to sleep, wake up often or feel tired	1	2	3	4
6. I feel the urge to cry or to escape and get away from my problems	1	2	3	4
7. I tend to let anger build up and then explosively release my temper in some aggressive or destructive act	1	2	3	4
8. I have nervous habits (tapping my fingers, shaking my leg, pulling my hair, scratching, wringing my hands, etc.)	1	2	3	4
9. I often feel fatigued, even when I have not been doing hard physical work	1	2	3	4
10. I have regular problems with constipation, diarrhea, upset stomach or nausea	1	2	3	4
11. I tend to not meet my expectations, either because they are unrealistic or I have taken on more of a burden than I can handle	1	2	3	4
12. I periodically lose my interest in sex	1	2	3	4
13. My anger gets aroused easily	1	2	3	4
14. I often have bad, unhappy dreams or nightmares	1	2	3	4
15. I tend to spend a great deal of time worrying about things	1	2	3	4
16. My use of alcohol, coffee, drugs or tobacco has increased	1	2	3	4
17. I feel anxious, often without any reason that I can identify	1	2	3	4
18. In conversation my speech tends to be weak, rapid, broken or tense	1	2	3	4
19. I tend to be short tempered and irritable with people	1	2	3	4
20. Delays, even ordinary ones, make me fiercely impatient	1	2	3	4

Interpreting the Stress Self-Evaluator

Any test such as this represents only a guide or an indicator of a potential problem. If you have scored very high or very low (too little stress can also indicate a problem) and are concerned about the results you should seek professional assistance from a counselor or a psychologist. The results of the test depend upon how each individual uniquely interprets the meanings of the questions. A professional will evaluate many other signs and symptoms of stress that are beyond the range of this test.

Scoring the Stress Self-Evaluator

Add up all of the numbers that you have circled. Scores between 20 and 40 indicate a low degree of stress. If you scored under 30, you are either virtually without stress or may have misunderstood some of the questions. Scores between 41 and 60 indicate a moderate degree of stress. Scores between 61 and 80 indicate a high degree of stress. ▲

LIFE CHANGE QUESTIONNAIRE

Item No.	Item value	Happened ( )	Your score	Life event
1	100	_____	_____	Death of spouse
2	73	_____	_____	Divorce
3	64	_____	_____	Marital separation
4	63	_____	_____	Jail term
5	63	_____	_____	Death of close family member
6	53	_____	_____	Personal injury or illness
7	50	_____	_____	Marriage
8	47	_____	_____	Fired at work
9	45	_____	_____	Marital reconciliation
10	45	_____	_____	Retirement
11	44	_____	_____	Change in health of family member
12	40	_____	_____	Pregnancy
13	39	_____	_____	Sex difficulties
14	39	_____	_____	Gain of new family member
15	39	_____	_____	Business readjustment
16	38	_____	_____	Change in financial state
17	37	_____	_____	Death of a close friend
18	36	_____	_____	Change to different line of work
19	35	_____	_____	Change in number of arguments with spouse
20	31	_____	_____	Mortgage over $10,000
21	30	_____	_____	Foreclosure of mortgage or loan
22	29	_____	_____	Change in responsibilities at work
23	29	_____	_____	Son or daughter leaving home
24	29	_____	_____	Trouble with in-laws
25	28	_____	_____	Outstanding personal achievement
26	26	_____	_____	Wife begin or stop work
27	26	_____	_____	Begin or end school
28	25	_____	_____	Change in living conditions
29	24	_____	_____	Revision of personal habits
30	23	_____	_____	Trouble with boss
31	20	_____	_____	Change in work hours or conditions
32	20	_____	_____	Change in residence
33	20	_____	_____	Change in schools
34	19	_____	_____	Change in recreation
35	19	_____	_____	Change in church activities
36	18	_____	_____	Change in social activities
37	17	_____	_____	Mortgage or loan less than $10,000

38	16	_____	_____	Change in sleeping habits
39	15	_____	_____	Change in number of family get-togethers
40	15	_____	_____	Change in eating habits
41	13	_____	_____	Vacation
42	12	_____	_____	Christmas
43	11	_____	_____	Minor violations of the law

Total score for 12 months _____

NOTE: The more change you have, the more likely you are to get sick. Of those people with over 300 Life Change Units for the past year, almost 90 percent get sick in the near future; with 150-299 Life Change Units, about 50 percent get sick in the near future; and with less than 150 Life Change Units, only about 30 percent get sick in the near future.

COPING WITH STRESS

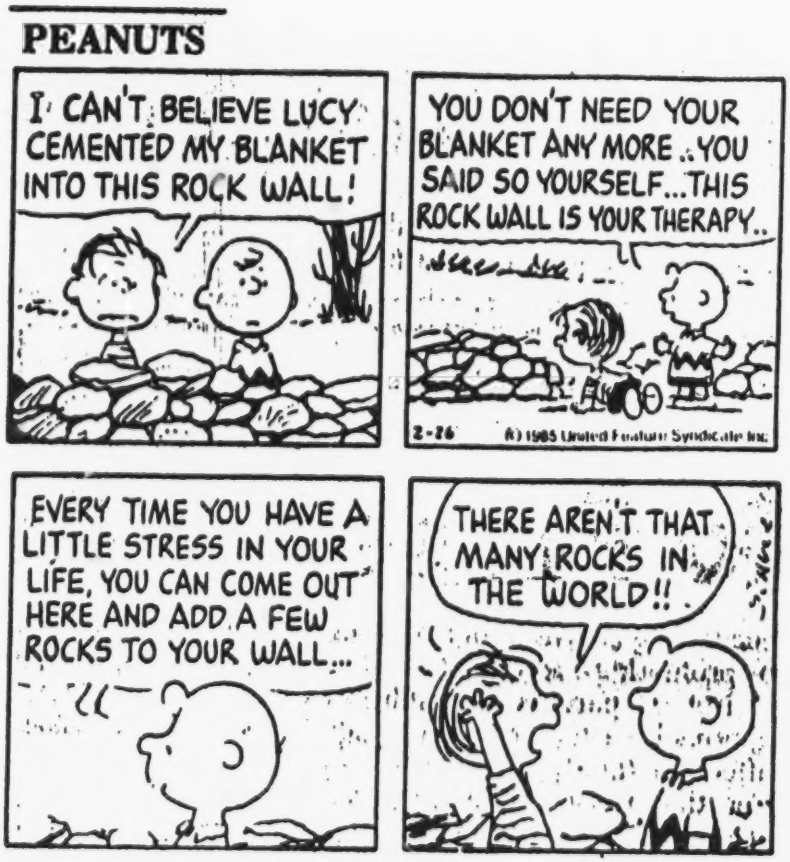
1. Express negative feelings in a congruent manner.
   (a) Sadness - crying
   (b) Anger - Shouting, tennis, pillow
   (c) Fear - Talking

2. Vigorous physical exercise releases tensions - very valuable in relieving symptoms of depression, migraine headaches, heart disease and hypertension.
   (a) Double resting pulse rate
   (b) Short of breath
   (c) Perspiration
   (d) Make exercise fun - something you like to do.

3. Relaxation techniques - getting in touch with the feeling of complete relaxation.

4. Diet

5. Family, Friends, Heritage


PEANUTS
I CAN'T BELIEVE LUCY CEMENTED MY BLANKET INTO THIS ROCK WALL!
YOU DON'T NEED YOUR BLANKET ANY MORE..YOU SAID SO YOURSELF...THIS ROCK WALL IS YOUR THERAPY..
2-26
EVERY TIME YOU HAVE A LITTLE STRESS IN YOUR LIFE, YOU CAN COME OUT HERE AND ADD A FEW ROCKS TO YOUR WALL...
THERE AREN'T THAT MANY ROCKS IN THE WORLD!!

SUGGESTIONS ON HOW TO LIVE WITH STRESS

1. Work off stress.
2. Talk out your worries.
3. Learn to accept what you cannot change.
4. Avoid self-medication.
5. Get enough sleep and rest.
6. Balance work and recreation.
7. Do something for others.
8. Take one thing at a time.
9. Give in once in a while.
10. Make yourself available.

SELYE, HANS. STRESS. IMPACT, Texas Department of Mental Health and Retardation, Volume IX, No. 2, 15, July/August, 1979.

AUTOGENIC PHRASES

1. I feel quite quiet.
2. I am beginning to feel quite relaxed.
3. My feet feel heavy and relaxed.
4. My ankles, my knees and my hips feel heavy, relaxed and comfortable.
5. The whole central portion of my body feels relaxed and quiet.
6. My hands, my arms and my shoulders feel heavy, relaxed and comfortable.
7. My neck, my jaws and my forehead feel relaxed. They feel comfortable and smooth.
8. My whole body feels quiet, heavy, comfortable and relaxed.
9. Continue alone for a minute.
10. I am quite relaxed.
11. My arms and hands are heavy and warm.
12. I feel quite quiet.
13. My whole body is relaxed and my hands, they are warm, relaxed and warm.
14. My hands are warm.
15. Warmth is flowing into my hands, they are warm, warm.
16. I can feel the warmth flowing down my arms into my hands.
17. My hands are warm, relaxed and warm.
18. Continue alone for a minute.
19. My whole body feels quiet, comfortable and relaxed.
20. My mind is quiet.
21. I withdraw my thoughts from the surroundings and I feel serene and still.
22. My thoughts are turned inward and I am at ease.
23. Deep within my mind I can visualize and experience myself as relaxed, comfortable and still.

24. I am alert, but in an easy, quiet, inward-turned way.

25. My mind is calm and quiet.

26. I feel an inward quietness.

27. Continue alone for a minute.

28. The relaxation and reverie is now concluded and the whole body is reactivated with a deep breath and the following phrases:

"I feel life and energy flowing through my legs, hips, chest, arms and hands, neck and head...The energy makes me feel light and alive." Stretch.

MEDITATIVE RELAXATION

Find a quiet place
Assume a comfortable position
Remove glasses - shoes or any uncomfortable clothing

1. Close your eyes.

2. Sit quietly in a comfortable position.

3. Remove everything from your mind except what is happening in your body.

4. Take a deep breath and hold it. Slowly exhale while saying "One" or some other word relaxing to you. Repeat. Become aware of your breathing - easily and naturally.

5. Clench your right fist tightly. Slowly unclench it and as you do this release all your tension and anger and frustration. Repeat with left fist.

6. Visualize yourself in some place you would most like to be. Use all you senses in your fantasy - what are you seeing, feeling, hearing, smelling, and tasting. Relax all you muscles and enjoy the pleasant sensory perceptions.

7. Now, beginning with your toes and gradually working up through every part of your body, consciously relax each muscle until your whole body feels quiet, heavy, comfortable and relaxed.

8. Enjoy the warmth that is flowing through your body into your hands.

9. Deep within your mind visualize yourself as relaxed, comfortable and still.

10. Enjoy the lovely feeling of being aware only of your relaxed body and inward quietness.

11. Continue as long as you like. You may drop off to sleep.

12. When your relaxation and reverie is concluded, reactivate your whole body with a deep breath and the following phrases: "I feel life and energy flowing through my legs, hips, abdomen, arms and hands, neck and head. The energy makes me feel light and alive." Stretch completely.

TIME MANAGEMENT

The Time Pie

This circle (time pie) represents 24 hours (1 day).

Divide the time pie in proportion to the way you spend your day.

For example:

If you sleep 8 hours every day, mark 1/3 of the circle for this activity.

If you use 3 hours for grooming and dressing mark 1/8 of the pie for this activity.

Other possible activities in your day might be eating, jogging, work, gardening, coaching, reading, family, or household maintenance.

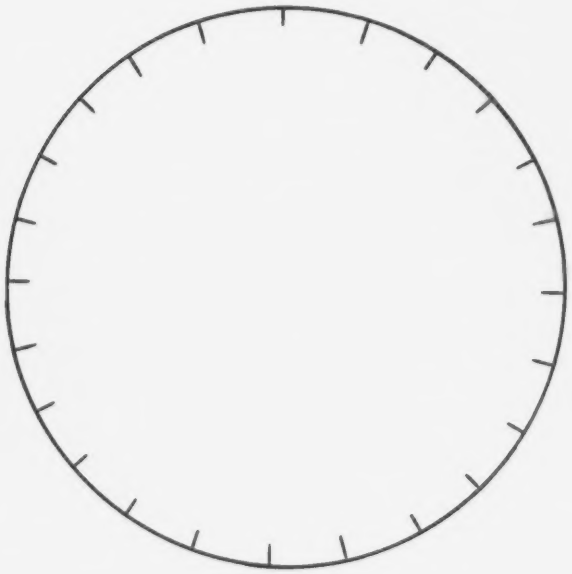
What does pie reflect about you?

TIME MANAGEMENT

Now draw your ideal time schedule.

TIME PIE

(How would you like to spend your time?)



MANAGING YOUR TIME

Creating time for yourself is not simple. You cannot budget time without some clue about what is being budgeted, its relative importance and some possible outcomes of the changes in scheduling. The following may help:

1. Put a qualitative element in your time plan. It is important to think in terms of how well, toward what end, for what value, to meet which responsibility, with whom and for what reason you have allocated your time.

2. Classify your activities into (1) things that must be done and why, (2) things you want to get to within a certain period and why, (3) things that would be nice to do, if and when you get the time and (4) activities that should not receive any of your time. Prioritize!

3. Get to a problem promptly. Diagnose it, analyze it, think through the alternatives and decide on the one that is most promising.

4. Learn to respect time. Time is relative.

5. Be alert to our own inefficiencies. Distinguish between efficient and effective. Set goals. Parkinson's Law: Work expands to fit the time available.

6. Beware of the "time robbers" that can eat into you time.

7. Devote time not only to your own goals but also to those of your family and your superior.

8. Realize that you must invest time in order to make time. Invest in:

    - Improving your planning
    - Delegating
    - Communicating (speaking and listening)
    - Sensing new priorities
    - Resolving differences
    - Keeping abreast of new techniques and related developments

9. Recognize the distinctions between conserving, controlling and making time.

FINANCIAL STABILITY QUIZ

The purpose of this quiz is to encourage you to honestly and critically appraise your own financial position. To complete the quiz, circle the appropriate answer for each of the following questions.

Are you unsure of how much you owe?	YES	NO
Is an increasing percentage of your income required to pay debts?	YES	NO
Are bills being paid with money budgeted for something else?	YES	NO
Are items that you used to buy with cash being purchased on credit?	YES	NO
Are you extending repayment schedules -- from 30 days to 60 or 90 days?	YES	NO
Are you making only minimum payments on your revolving charge accounts?	YES	NO
Are you approaching or at the limit on your lines of credit?	YES	NO
Do you receive past due notices frequently?	YES	NO
Are you dipping into your savings to pay current bills?	YES	NO
Are you relying on overtime just to make ends meet?	YES	NO
Are your savings inadequate (less than 3 months' income) or nonexistent?	YES	NO
Would you be in immediate financial difficulty if you lost your job?	YES	NO
Do you take out a new loan to pay off an old one?	YES	NO
Do you postpone medical or dental visits because you can't afford them right now?	YES	NO

MONEY MANAGEMENT
AND CREDIT

Have you been refused credit during the last year due to a poor credit rating?	YES	NO
Are you faced with repossession of your car or credit cards, or with other legal action?	YES	NO
Do you worry a great deal about money?	YES	NO

If you answered "YES" to any of the above questions, it could mean that you need to reexamine your present budget (or develop a budget if you do not have one). If you responded affirmatively to more than one of these questions, it is a strong indication that you need to revise and update your spending plan and cut back on your use of credit.

MONEY CENTS

When you "are part of a couple", you are married not only in the eyes of God but in the eyes of the state, financially. Marriage is a legal contract forming a partnership between two people. A couple needs to recognize that they have entered into, among other things, a business arrangement.

Since it is a business arrangement, both partners should be fully aware of all the business concerned. Together, they should participate in a review of the status of their "business" not less than once a year. A good time for the review is income-tax time.

Often a woman who has lived a comfortable life uncomplicated by financial concerns finds upon her husband's death that she doesn't have enough money on hand, enough readily available cash, to bury him. And she doesn't know how to get it.

Other husbands are casualties of wanderlust. Nobody seems to know what happens to them. Like single socks, they vanish into a never-land, never to return. Their wives are left with a financial mishmash they're unprepared to sort out.

Divorces are increasing at an appalling rate. Even if a woman receives a generous settlement, she's not out of the financial woods until she learns how to manage what is now hers alone.

Making money is important. But that's only half the battle. The other half is working with your money to make it work for you.

How knowledgeable are you about financial affairs? To find out, answer the questions on the next page.

Test Your Knowledge

1. It is best to pay for everything with cash and never run up bills or borrow money. True ( ) False ( )

2. A joint checking account is the best to have, because if one spouse dies, the other can continue writing checks on the account. True ( ) False ( )

3. If a man takes out a life insurance policy for $100,000 and pays the premiums, upon his death the full $100,000 is received by his beneficiary with no strings attached. True ( ) False ( )

4. The best kind of will is a mutual will where the wife inherits everything from the husband and vice versa. When the remaining spouse dies, the estate is divided among the children. True ( ) False ( )

5. A person should keep a will in a safe place, preferably a safety deposit box. True ( ) False ( )

6. If the husband dies, the wife may continue using the joint credit cards after notifying the card companies of his demise. True ( ) False ( )

7. Everyone should have a savings account and put as much money as possible into it. True ( ) False ( )

8. Investing money primarily means playing the stock market. True ( ) False ( )

9. If you have established credit, and need to borrow money, you should do so only at your bank. True ( ) False ( )

Answers on next page.

Answers to Test Your Knowledge

1. False. If you pay cash for everything, you establish no credit. Nobody knows you, financially speaking. If you should have an emergency and need to borrow money, you'd have trouble doing so.

2. False. A joint checking account is not the best kind to have, because upon a spouse's death, the account sometimes is frozen because of debts and is not accessible to the remaining spouse until the estate is settled.

3. False. The $100,000 does not go to the beneficiaries if the deceased has taken out the policy and paid the premiums. It becomes part of the estate and is subject to taxes which may run very high if the estate is sizable.

4. False. A mutual will is not the best because inheritance taxes are paid when the first spouse dies and again when the second spouse dies, so the estate is taxed twice.

   Your lawyer can recommend tax-saving arrangements, such as trusts, which will allow you and other heirs of your husband's and your estate to receive maximum inheritance benefits.

5. False. A safety deposit box is the wrong place to keep a will. The box is usually sealed at the time of a person's death. By the time it's opened, it may be too late to carry out some provisions of the will.

   A will and life insurance policies should be kept at home so that in case of death, they would be easy for the heirs to find.

   But make copies of them and put the copies into a safety deposit box. Then they're easily replaced in case you have a home fire.

6. False. If the husband dies, a credit card company will close the account. The wife is not allowed to continue using the credit cards even thought the account was a joint one. The wife may re-apply under her own name, but will have to satisfy credit requirements. However, under the Equal Credit Opportunity Act, creditors must consider the credit history of any account one has held jointly with the husband.

   Potential creditors must also look at the record of an account held only in the husband's name, if the wife can show it also reflects her own credit worthiness (i.e., that she handled all accounts properly when she was married and/or that bills were paid by you from your own or a joint account). Actually, reports to credit bureaus must now be

made in the names of both husband and wife if both use the account or are responsible for paying the bills.

7. False. Everyone should have money, but a savings account in today's market costs the investor, depending upon the rate of inflation. For example, if you get 6 percent, interest and inflation is 12 percent, you're losing 6 percent on your money. This is the price you pay for security.

8. False. The stock market is only one way of investing money. There are many others, including municipal and corporate bonds, government securities, real estate, gold, silver, etc.

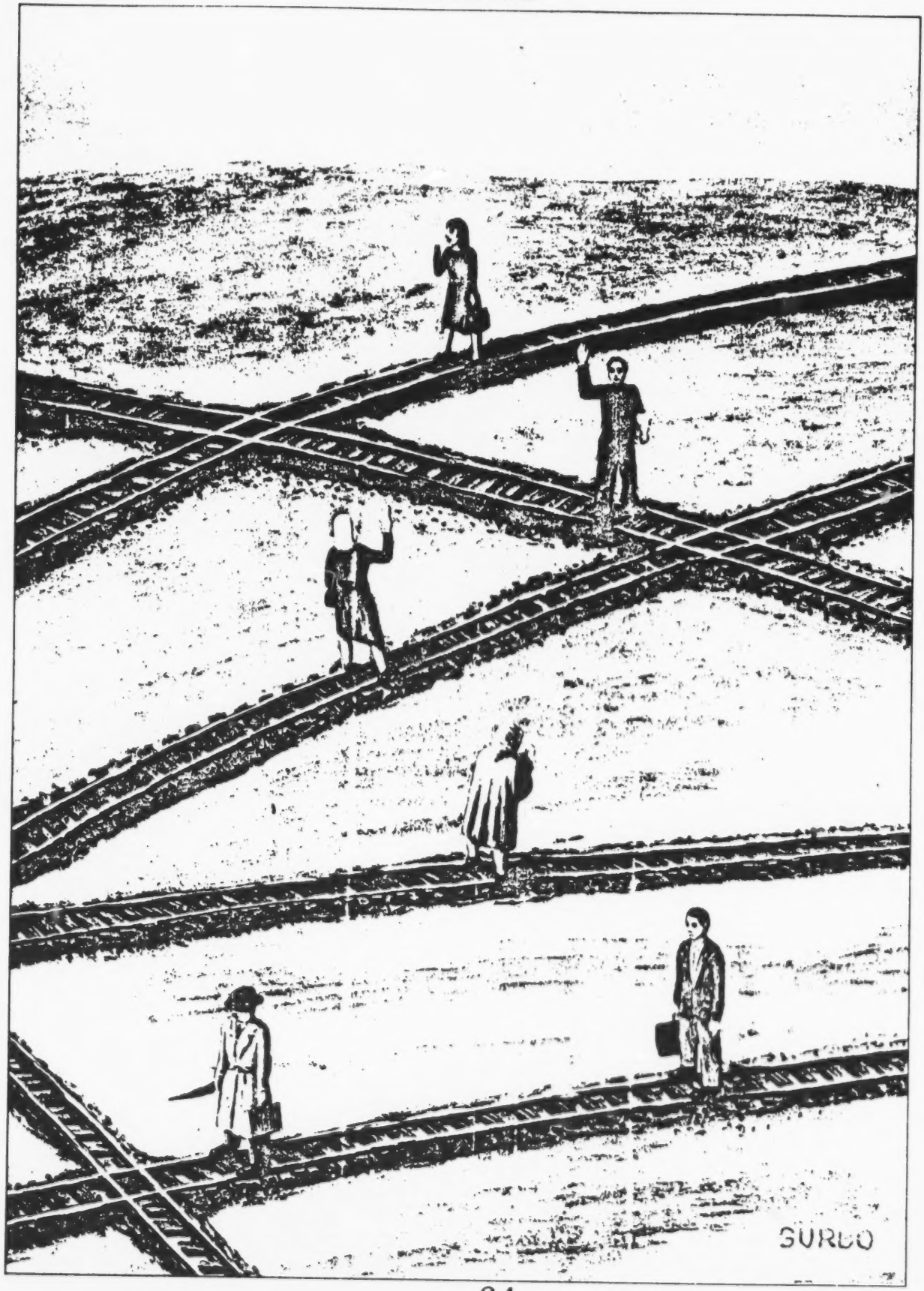
9. False. A bank may charge more interest than some other lenders, so it is not necessarily the best lender.

If you answered all the questions "false," you're exceptionally well informed. If you missed only two, you did very well and probably will never find yourself in the real-life dramas cited above.

Financial planners are fond of saying, "No one ever plans to fail, they just fail to plan." It's never too late to start. It's also never too early to start. Look into one or both of these areas:

a. Are you using your talents wisely, so as to further your career goals and your potential income?

b. Also, consider other means of acquiring money: Start your own business; expand what you already have through savings, investments (stocks, bonds, real estate, gold, silver, etc.).


SURDO

LEGAL INFORMATION
(notes from attorney who presents)

SHORT TEST FOR DECISION-MAKERS

Write down each true or false as quickly as you can without spending too much time:

_____ 1. I make quiet times by myself to sort things out.

_____ 2. I recognize signs in myself leading to need for a decision. (i.e., excitement, anxiety, frustration, pains in head and/or stomach, et cetera.)

_____ 3. I face difficult decisions head on.

_____ 4. I act rather than drift and just let things happen.

_____ 5. I keep up with each small decision as it comes along, rather than wait for big ones.

_____ 6. I set goals.

_____ 7. I set priorities.

_____ 8. I do my own thinking rather than constantly ask others for advice.

_____ 9. I always try to have a back-up plan.

_____ 10. I like to take time for careful consideration when needed.

_____ 11. I usually review decisions of long-standing to see if they are still valid.

_____ 12. I feel I can sense when to make a quick decision.

_____ 13. I prefer to make quick decisions about minor matters.

_____ 14. I usually face up to letting "the buck stop here."

_____ 15. I like to see an opportunity in each crisis.

Answers: If you answered quickly to more than ten responses, TRUE, then you make decisions okay. If you answered FALSE to more than ten responses maybe you could profit from reading more on decision-making, or talking to a counselor about your fears, anxieties, doubts, or problems.

STEPS FOR MAKING DECISIONS

Making a decision means choosing from among several possibilities.

The outcome of a decision is the result of choosing. The better your skills in making decisions, the greater the likelihood of your being satisfied with the outcome.

You can control HOW you make a decision, but you cannot directly control the outcome.

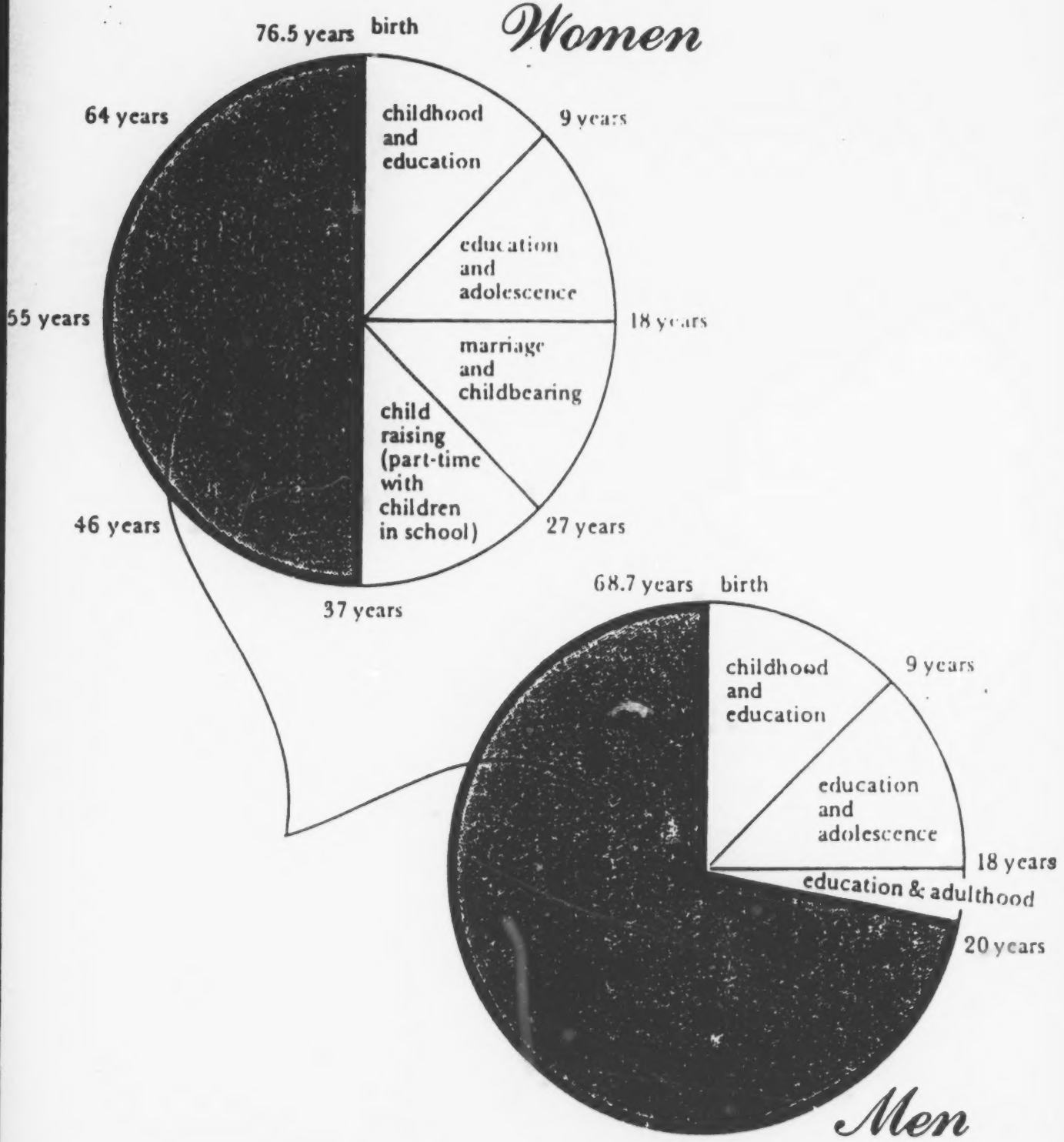
As you learn to make decisions well, you increase your chances of being satisfied with the outcome.

1. What is the problem--the decision to be made?
2. What do you know about yourself--your values, what's important to you, your interests and abilities, etc.?
3. What are the various possible solutions?
4. Collect information about each alternative.
5. Predict the possible outcome of each alternative.
6. Eliminate any alternatives you estimate to have undesirable outcomes. If necessary, repeat steps 4 and 5.
7. Evaluate the remaining alternatives.
8. Make the decision.

There are many decisions you will have to make throughout life. The more frequently you use these steps as you make your choices, the better informed you will be, and the easier it will become.

CAREER / EMPLOYMENT INFORMATION

TIME THAT NEEDS MAJOR PLANNING



SOME SIGNS OF A NEED FOR CAREER CHANGE ARE AS FOLLOWS:

Boredom

Aging

Obsolescence

Questioning of values-goal changes

Changing work motivations

Apparent reduction of career potential

Changing home life

Onset of apprehension about retirement and death

HOW TO FIND JOB SUCCESS AFTER 35

QUESTION	ANSWER
I want to get a job or change fields. What is my first step?	Don't start with a job hunt. Begin by talking to people in fields that interest you. Find out how they started; attempt to learn about the job, to see whether it interests you. Setting goals is half the battle.
With no experience, how do I put together a resume?	Try to get a job without one. Tell everyone you know what area you're interested in--perhaps someone will come up with a contact in it. Call up that person, give a thumbnail sketch ("I'm good with people", "I work well with numbers") and explain that you want to learn more about their field. Usually, people will be happy to see you. The overt purpose of these appointments is to gain information and learn which corner of the field is for you. The covert purpose is to impress people and possibly land a job offer. If you must present a resume, search your background for evidence of energy and a sense of responsibility and commitment--accomplishments from your school years, clubs and volunteer work, all of which can be very impressive. If possible, show the results of your activities: "increased membership by 700 people", "raised $4,700 for scholarship funds" and so on. Write a resume that demonstrates you're a doer and an achiever.
I have no degree. Is school a must?	Many jobs require no degree. If you decide on a field where a degree is customary, talk to people in it and make sure it's really for you before you go back to school. I see people who have degrees without knowing what the

day-to-day work is like in a field which they eventually hate.

Should I try an employment agency?

Use every avenue available to you. Just remember that agencies exist to make commissions (a percentage of your annual salary, usually--but sometimes paid by the employer); you need to sell yourself to them. They'll work hard for you, but only if they think you're marketable.

When is a person too old to land a good job?

Never. Age prejudice starts operating around forty, but people who don't see themselves as too old can do very well. The bias against you isn't as much of a problem as your believing it. You can contribute more than a recent college grad. Highlight your maturity and experience, and learn how to project youthful interests, enthusiasm and optimism. Don't dwell on the past; show that you're aware of new developments in your chosen field and receptive to fresh new ideas. Walk fast and make sure your clothes look contemporary.

What's the biggest problem job-hunters over thirty-five face?

Employers who see them as outdated, overqualified, less hopeful and enthusiastic than younger applicants or who think they'll be hard to deal with because they're set in their ways. Your manner, and what you say, can put these stereotyped ideas to rest.

People without experience or excellent credentials should try to come to grips with the feeling that the competition is too keen and nobody's interested in them. There are, in fact, jobs out there; it's just a matter of "fit."

What jobs are easiest for for older people to land?

Unless you have some related talent or experience, forget competitive, youth-oriented fields such as entertainment, fashion, advertising. (Don't idealize these industries either;

there are plenty of boring jobs in the "glamour" fields.) Try, instead, for jobs connected to universities, hospitals, social-service agencies, government, smaller companies in general. They offer the most opportunity for an older person to move up because they need to use to advantage every ounce of productive energy.

What's the biggest obstacle for people who've been out of the job market for a few years and want to return to their original field?

Lack of confidence that comes from being out of touch-which is easy to remedy. Talk to people in your area to get up-to-date. Describe for interviewers how you jumped in years ago, took hold, learned fast--you're the same person now with even more energy. Remember, the average job requires a very limited amount of expertise--you don't have to know everything about everything.

I want to switch careers. Should I hunt while on a job or make a clean break?

Some people get anxious when they're out of work. Don't quit if that's you. Others feel great when they quit, and that's a better frame of mind to be in when you're job hunting. Being jobless when you go for interviews isn't a problem if you can reassure employers about your performance on your last job. Cite good accomplishments, offer references, and say you left because you wanted time to find the right job.

How do employers view job candidates who are trying to switch careers?

With extreme nervousness. You must show them you're a quick study with the right aptitudes. There are people who'll be able to see that you're bringing freshness that old-timers often lack. Again, seek out smaller companies: all of the key people are in on the decision, so no one interviewer is risking his job on your behalf.

If you want to switch fields, what jobs lead most easily to new areas?

Look at every industry with which your present business has contact. A nurse, for instance, might look at hospital suppliers,

insurance companies, drug companies. If he/she has writing talent, he/she might land a job writing copy for a drug company. Their next job might be with an advertising agency as a medical copy writer.

Can I move to another field without taking a pay cut?

You can try. Analyze what you need to qualify for a position that pays well--more education, more assertiveness, etc.

If school will provide a license the job requires, fine. If it will provide only information and a degree, get the information on the job and by pass school.

CAREER QUIZ

1. The average person between the ages of 20 and 35 changes jobs once every how many years?

   a. 1-1/2
   b. 2
   c. 3
   d. 5

2. Today's elementary school student will change careers how many times, on the average, if today's trends continue?

   a. 3.5
   b. 4
   c. 5

3. The choice of a career takes an average of how many years? From when?

   a. 2-5
   b. 6-10
   c. more than 10

4. Of all adults 16 to 65 not in school full time, what percent were making or anticipating a job or career change in 1978?

   a. 15%
   b. 25%
   c. 33%

5. Fringe benefits amount to what percentage of wages of private industry workers?

   a. 18%
   b. 33%
   c. 42%

6. Of the nation's workers, how many million have more than one job?

   a. 1
   b. 2.5
   c. 4.5
   d. 7.5

7. Which of the following cities had the lowest rate of unemployment a year ago?

   a. Sioux Falls, S.D.
   b. Philadelphia
   c. Dallas-Ft. Worth

8. Which of the following cities had the highest cost of living index in April, 1979?

   a. Los Angeles
   b. Houston
   c. Boston
   d. Cleveland

9. In what percent of families did both the husband and wife bring home a paycheck in March, 1977?

   a. 24.5%
   b. 32.6%
   c. 46.1%
   d. 58%

10. What percent of married women with children under age 6 were in the work force as of March 1977?

   a. 17%
   b. 21%
   c. 28%
   d. 39%

11. What percent of the employed adult population works for somebody else?

   a. 79.6%
   b. 81.3%
   c. 92%
   d. 95.5%

12. Compared to 30 years ago, the average worker has gained how much leisure time per week?

   a. No leisure time
   b. 1 hour
   c. 2-3 hours
   d. 3-5 hours

13. How many of today's elementary students will go into occupations presently not in existence?

   a. 25%
   b. 33%
   c. 67%
   d. 75%

14. The rise in demand for this group of workers is increasing at twice the rate of rise in demand for all other workers:

   a. professional
   b. clerical
   c. technical

15. Nearly 1 in 4 of the new jobs created in the U.S. since 1978 has been in what area?

a. state and local government
b. federal government
c. energy resources
d. food services and lodging
e. construction

16. Of college students graduating in the next seven years, how many will be under-employed in jobs that do not require a college education?

a. 1 in 7
b. 1 in 4
c. 1 in 3
d. 1 in 2

17. What percent of the nation's jobs require some form of specialized training beyond high school?

a. 60%
b. 65%
c. 75%
d. 80%

18. The greatest need in the solar energy field will be for:

a. sales representatives
b. technicians and crafts people
c. designers and engineers

19. The vast majority of new jobs opening up are in:

a. manufacturing
b. services
c. natural resources and energy production
d. agribusiness

20. According to the 1978 Gallup Poll, which of the following were among the seven top educational concerns of the American public?

a. better athletic programs
b. more emphasis on careers
c. non-sexist and unbiased materials and tests
d. a return to basics

ANSWER SHEET TO CAREER QUIZ

1. A
2. C
3. C
4. B
5. C
6. C
7. B
8. C
9. B
10. C
11. D
12. A
13. D
14. B
15. A
16. C
17. C
18. A
19. B
20. D

AMARILLO--Labor Projections to 1985

1. Wholesale and Retail Trade Industry--36% of new positions
2. Services as a whole--25% or 5,000 new jobs
3. Manufacturing--2,000 new jobs
4. Crafts--2,600 new jobs
5. Professional, Technical--2,300 new jobs
6. Managers, Officials, Proprietors--2,000 new jobs

** Clerical workers will be needed more than any other type worker. One of every four hired will be a clerical worker.

MARKETABLE LIFE EXPERIENCE SKILLS
Job Exploration Chart

Ruth B. Ekstrom
Educational Testing Service

The chart below is based on research supported by the Women's Educational Equity Act Program of the U.S. Department of Education. To find out more about the jobs listed, read the Occupational Outlook Handbook (available in most libraries and employment service offices) or other career materials.

If you would like to use your skills in cooking, food preparation, menu planning, or nutrition, investigate jobs, such as:	Baker, bartender, chef, cook, dietitian, food technologist, or meatcutter
If you would like to use your skills in providing health care, investigate jobs, such as:	Dental assistant or hygienist, electocardiograph technician, electroencephalograph technician, emergency medical technician, home health aide, registered or licensed practical nurse, operating room technician, or physical therapist
If you would like to use your skills in working with plants and flowers, investigate jobs, such as:	Agricultural technician, floral designer, horticulturist, landscape architect, or nursery manager
If you would like to use your artistic or crafts skills, investigate jobs, such as:	Dental laboratory technician, dispensing optician, display worker, drafter, lithographer, occupational therapist or assistant, or technical illustrator
If you would like to use your skills in decorating or maintaining a home, investigate jobs, such as:	Floor covering installer, interior designer, painter, paperhanger, or tilesetter
If you would like to use your financial skills, investigate jobs, such as:	Accountant, bookkeeper, bank manager or teller, collection worker, credit manager, insurance underwriter, or purchasing agent

If you would like to use your skills in publicizing, fund raising, or selling, investigate jobs, such as:	Advertising manager, insurance sales agent, manufacturer's sales worker, marketing research worker, public relations worker, or securities sale worker
If you would like to use your skills in analyzing and solving problems, investigate jobs, such as:	Appliance repairer, claims adjuster, computer programmer, engineer, laboratory technician, life scientist, or social scientist

As you read about each job, think about how it meets your needs and values. Here are some questions you might ask:

- Does this job require further education or training?

  If so, is this available nearby?
  How much will it cost?
  How long will it take?
  Can I go to school part time while I work?

- Are there jobs like this available in the community or nearby?

  If so, what are some of the businesses which might hire me?
  What salary and benefits would I be likely to receive?
  Would the job be part time or full time?
  Would I be able to get to the work place easily?

- Would this job provide me with: on the job training?
  opportunities for advancement?

"I NEVER THOUGHT OF IT THAT WAY"

MEN'S JOBS REQUIRE

Men's jobs require ... PHYSICAL STRENGTH

Many women:
- Lift heavy furniture
- Carry children
- Carry loaded shopping bags
- What else?

Men's jobs require ... GETTING DIRTY, GRUBBY, OR GREASY

Many women:
- Clean ovens, stove tops, floors
- Cut up and prepare oily foods
- What else?

Men's jobs require ... MECHANICAL SKILLS

Many Women:
- Drive cars
- Follow road maps
- Operate sewing machines
- Follow patter instructions
- What else?

Men's jobs require ... MATHEMATICAL SKILLS

Many women:
- Follow cooking recipes
- Keep family budgets
- Find bargain prices
- What else?

Men's jobs require ... GETTING ALONG WITH MEN

Many Women:
- Take coed classes
- Enjoy football, baseball, and other sporting events
- Work with men in restaurants, factories, hospitals
- What else?

Men's jobs require ... WORKING OUTSIDE

Many women:
- Spend hours outdoors in playgrounds with children
- Enjoy hiking, tennis, and other fresh air activities
- Work as school or traffic guards
- What else?

WOMEN'S JOBS REQUIRE

Women's job require ...

COMPASSION, SENSITIVITY, AND WORKING WELL WITH CHILDREN

Many men:
- Teach Sunday School
- Are scout leaders
- Babysit
- What else?

Women's jobs require ...

SHOWING GOOD APPEARANCE BY BEING CLEAN, NEAT, AND WELL-GROOMED

Many men:
- Must have good appearance for executive business position
- Must be well-groomed for positions of doctors, lawyers, etc.
- What else?

Women's jobs require ...

CLERICAL SKILLS OF TYPING, SHORTHAND, FILING

Many men:
- Are shipping clerks who use filing
- Were secretaries while in the service
- What else?

Women's jobs require ...

GETTING ALONG WITH WOMEN

Many men:
- Take coed classes
- Work with women in restaurants, hospitals, factories
- What else?

Women's job require ...

WORKING INSIDE

Many men:
- Work inside at factories
- Work inside as executives
- What else?

To help you "study yourself," the following list of Interest Areas is included. For each interest area a definition of that area is included, plus typical related jobs.

INTEREST AREAS

INTEREST AREA	WHAT IT MEANS	TYPICAL JOBS
Mechanical	You like to construct things, and manipulate work with machines and tools.	Automobile Repairmen, Watchmakers, Drill Press Operator, Engineers, Welders, Tinsmiths.
Scientific	You like to investigate and discover new ideas, and solve problems.	Physicians, Chemists, Nurses, Radio and TV Repairmen, Aviators, Dietitians, Laboratory Technicians, Home Economists.
Adventures vs Security	You enjoy taking personal risks, exploring and travel. You do not like monotony nor need extreme comfort or assurance of personal safety.	Rodeo Performers, Small Business Operators, Missionaries, Entertainers, Professional Athletes, Fishermen.
Social	You prefer helping people.	Nurses, Vocational Counselors, Youth Workers, Teachers, Ministers, Personnel Workers, Social Workers, Practical Nurses.
Aesthetic Appreciation	You like such things as literature, graphic arts, dramatics and music.	Writers, Painters, Sculptors, Architects, Dress Designers, Interior Decorators, Beauticians, Gardeners.
Cultural	Conscience, Competition, Discipline, Carefulness, and a no-nonsense attitude are important to you.	Public School Teachers, Office Workers, Bankers, Salesmen, Policemen.
Self-Reliance	You want to stand on your own two feet and be responsible for yourself.	Farmers, Private Business Operators, Physicians, Inventors, Writers.
Aesthetic Expression	You like to read and write stories or poems. You like going to concerts, playing an instrument, or singing.	Novelists, Historians, Teachers, Actors, Drama Critics, Music Teachers, Organists, Singers, Instrumental Musicians, Choir Directors, Builders, Coppersmiths.

Clerical	You like to manipulate numbers, and you like office work which requires precision and accuracy.	Bookkeepers, Accountants, File Clerks, Secretaries, Statisticians, Traffic Managers, Mail Carriers.
Diversion	You like various forms of amusements and play. You probably have an interest in athletics.	Recreation Specialists, Photographers, Insurance Adjusters, Newspaper Reporters, Auctioneer.
Autistic Thinking	You find pleasure in fantasies that represent reality in wish-fulfilling terms.	Artists, Writers, Scientists, Athletes, City Planners.
Attention	Personal recognition, status, and approval of others are important to you.	Any job which keeps you in the eye of the public: *Example* – Politicians, Public Officials, Policemen.
Resistance to Restriction	You would prefer to be independent and make your own decisions.	Free Lance Writers, Foreign Correspondents, Cartoonists, Poets.
Business Interest	You are interested in frequent contacts with other people. You like selling and administrative activities. You like to promote various enterprises and projects.	Salesmen, Store Clerks, Advertising Men, Buyers, Credit Men, Shippers, Office Managers.
Outdoor Work Interest	You prefer work that keeps you outside most of the time. Many of these jobs deal with animals and growing things.	Forest Rangers, Naturalists, Extension Workers, Farmers, Nurserymen, Linemen for Electrical Power Companies.
Physical Drive	Your level of vitality, self-reliance and aspiration are very high. You prefer to be highly active most of the time.	Civil Engineers, Surgeons, Social Workers, Surveyors, Business and Professional Executives, Plumbers, Laborers.
Aggression	Competitive action against others or control of others.	Professional Athletes, Military Servicemen.

Ms. GAZETTE
NEWS FROM ALL OVER

JOB ADVICE FOR "JUST A HOUSEWIFE"

A long time ago, I had a career as a marketing librarian. But with the birth of my first son (another followed three years later), I decided that I wanted nothing more than to stay at home. And I did . . . thoroughly enjoying my new role as mother, which led to an equally involving career as president of the Parent Teachers Association. However after nine years, with my children beginning their independent lives, I decided to return to the paid-work world.

As fate would have it, it was the PTA that actually opened the door for me, albeit indirectly. At a cocktail party for the school, I met a parent who was a professional photographer. He happened to be complaining about the fact that he was between agents. He also mentioned how demanding the life of an artist's agent can be. As he was detailing the difficulties of the job, my husband jokingly remarked that it sounded a lot like my life as PTA president. Therein germinated the seed. Slowly over the weeks I decided I would become that photographer's agent. I had convinced myself—and planned to convince him—that my career with the PTA had prepared me for the job.

When I first approached him, he gave me a polite brush-off. Well, why shouldn't he? I may have been A-1 with the board of education, but I was an untried commodity with the art directors of New York City. So I tried again, this time in earnest. Would

FROM VOLUNTEER TO PRO

he give me a chance if I answered his objections? Shrugging resignedly, he agreed.

"First of all," he said, "a photographer's agent has to have persistence and stamina to get in and see hundreds of art directors a year." I responded, "Have you ever tackled the board of education, the school board, the teachers' union? Believe me, J. Walter Thompson would be a snap."

"A photographer's agent has to be able to face almost constant rejection," he said. I countered, "Have you ever tried to round up fifty volunteers on a beautiful sunny afternoon? Rejection!—after working with volunteers it's a way of life."

He came back again with, "A photographer's rep has to have connections." "Easy," I said. "As president of the PTA, I and a group of parents wrote a proposal for a grant, and, armed only with a book of foundations from the library and a lot of determination, we got a foremost authority to set up an experimental reading program in our school and we had a private foundation fund it. When you don't have connections, you make them."

"A photographer's agent has to take a lot of buffeting between artist and art director," was his next argument. "Have you ever tried dealing with several warring factions of parents, with an inconsistent school board and a no-commitment educational bureaucracy thrown in for laughs? Any skirmishes between art director and artist would be relaxing."

And so it went. Finally my hesitant photographer agreed to let me try being his agent for one month.

I shall never forget my first foray. The photographer had given me his portfolio, a brief rundown on photography, and his client list. I took everything home and for a few days did nothing. Finally I started to call the art directors on the list. I was lucky immediately—I got everyone on the phone and set up appointments for the entire week. The die was cast.

The next day I started out. Somehow I found myself coming out of the subway, walking into an agency, taking the elevator, and announcing myself to a receptionist. I don't really remember what I did or said on that first sales call, but apparently I was natural because the art director seemed to assume I had been doing this for the last 10 years.

My photographer had been right about the hard work, persistence, rejection. But I had been right, too. All my experiences with PTA and volunteer activities had prepared me well. That was five years, four additional artists, and many dollars ago.

—Barbara Gordon

READING BETWEEN THE LINES

WANTED

Moving man, bonded transport co., specializing art and antiques.

MY QUALIFICATIONS: Have carried 30-50 lb. child 40-65 minutes at least 500 times. Have moved 4,000 lbs. of living-room furniture repeatedly around my living room in order to expose and clean floor areas which might otherwise be yellow, faded, or dull-looking. Have *never* chipped, bruised, or scratched a child or a piece of living-room furniture. Have been trained since babyhood to respect things, to honor, polish, and coddle possessions.

WANTED

Experienced janitor-superintendent, luxury bldg., free apt.

MY QUALIFICATIONS: Can take apart, fix, and reassemble toilets, drains, sinks, dishwashers; can unclog anything. Can replaster, retile, regrout,

READING BETWEEN THE LINES [CONTINUED]

waterproof; replace locks, fix locks, pick locks; do basic carpentry—handle drills, planes, wrenches, etc. Have saved $11,475 in service charges over last 16 years. Strong chemicals are known to me; I have already been burned.

WANTED

Director, softgoods purchasing and laundry, small men's prison.

MY QUALIFICATIONS: Knowing the shortage of funds available to prisons, I think these facts should interest you: I have (a) clothed a family of 5 for $10 less per month than the Bureau of Labor Statistics said I needed; (b) paid bottom dollar for 100s of sheets, towels, blankets, all articles of clothing, etc.; (c) bought for, laundered for, and preserved for 4 men all manner of softgoods, which is something, since, among them, they are allergic to wool, cotton, synthetics, and starch. Have overcome bed-wetting, nightmare-sweating, bleeding—stains of all types; chronic zipper sticking; button and single-sock loss.

YOUR RESUME SAYS YOU WERE RESPONSIBLE FOR LOGISTIC SUPPORT OF YOUR GROUP, ESTABLISHED WORK FLOW PRIORITIES,
PERFORMED DUTIES WITH FISCAL RESPONSIBILITY, SUPERVISED TRANSPORTATION, TRAINED YOUR UNIT, ADMINISTERED A NUTRITION PROGRAM
AN IMPRESSIVE RECORD WHAT WAS YOUR TITLE ?
HOMEMAKER!

WANTED

Ambulance driver, children's hosp.

MY QUALIFICATIONS: Have driven 4,200 car pools, taken life and death responsibility for other parents' children in slippery slush, driving snow, torrential rains, engine-withering heat, and soul-destroying traffic, with singing, fighting, and hysteria among passengers. Am inured to blood gushing out of soft little limbs, teeth protruding through lips, broken bones, screaming, passing out, convulsions, exposed cartilage, accidental poisoning. Nerves of steel. Reflexes of rubber. Awake and moving in 20 seconds.—*Susan Dworkin*

or a six-page presentation is sure to end up at the bottom of the résumé pile. Before your résumé is typed in its final form, give it to a friend. Another person always spots a mistake or remembers an accomplishment you may have forgotten to include.

SO NOW YOU'VE GOT ONE... WHAT TO DO WITH IT?

Use it, of course! Ask acquaintances in your chosen field or friends who have contacts in that field to circulate your résumé. Send it to the placement office of the college you attended, or see if the placement office of a university or college in your area can help. Send your résumé (along with a covering letter) to appropriate companies, agencies, or individuals and follow up with a phone call. Above all, read the newspaper for news of recently funded projects and contracts. When possible, make initial contact by phone; if there are openings, send off a letter and a résumé. And take along an extra copy of your résumé to interviews.

—*Susan Heck and Ann Grand*

TRANSFERABILITY OF SKILLS

Let's take the physics course your studied in college.

It prepared you to analyze problems and offer solutions.

So, no matter how much your education prepared you for one field, it prepared you basically for any field.

Analyzing problems and offering solutions then can be applied to any situation that confronts you. You do not have to limit it entirely to the problems of the physics course you took. Your training has functionally prepared you.

Knowledge of your functional skills will prevent you going back to college to re-learn what you already know.

In doing your skills transferability, do not use your work content skills, use rather the functional skills you acquired (skills that can be used for any other job) that are derived from your past work histories.

Unfortunately, we are all rooted and typecast in what we did last. The tendency then is to say, "I am only a school teacher" or "Just a social worker." We narrowly confine ourselves to what we did last.

One way not to do this is to think of yourself functionally and not limit yourself to work content skills. Here is what a waitress did. . . . .

EXAMPLE OF A WAITRESS

WORK CONTENT JOB DESCRIPTION	What am I doing with **DATA** (or information)	What am I doing with **PEOPLE**	What am I doing with **THINGS**
Putting on my uniform			Handling
Set tables with silverware, etc.			Manipulating tools rapidly
Seat people		Helping	
Hand out menus	Distributing possibilities		Handling
Take orders	Interpreting difficult passages	Taking Instructions	Writing clearly so as to be understood by others
Deliver orders to the kitchen	Communicating information to others		
Serve the people what they ordered	Ability to prioritize information in a new sequence	Serving	Balancing number of objects at the same time
Give them the check	Copying and evaluating information received	Serving	Writing clearly so as to be understood by others

EMPLOYMENT SOURCES

1. Employment ads in newspaper
2. State Employment Service
3. College placement office
4. Private employment agencies
5. Job lines
6. Cold canvassing (visiting employers to find out if jobs are available)
7. Civil Service announcements
8. Phone book (yellow pages)
9. Relatives and friends
10. Acquaintances in social organizations
11. Current and former faculty
12. Previous employers
13. Church affiliations
14. Newspaper articles about new businesses or expansion
15. Labor union or professional organization
16. Letters of application
17. Trade journals
18. "Situation Wanted" ads in newspaper

Looking for a Job

Trying to find a job can be trying. In fact, sometimes, it's a job to find a job! Finding the right job involves hard work, knowing what to do, persistence, and a little bit of luck.

Here are some guidelines to help you find the right job for you:

1. Treat looking for a job as a full-time job. Devote regular hours each weekday to that endeavor. Such structured activity will help you combat depression, and your persistence could help you find a job sooner.

2. Think about your skills. What do you do well? List things about yourself that will help you to sell yourself. Be ready to explain why you are a good person to hire. For example:

- Social skills. Can you work with others? Are you easy to get along with?
- Language skills. Are you good at writing? Can you use a dictionary? Are you good at explaining things to others?
- Math skills. Are you good with numbers? Have you ever used an adding machine, calculator or computer?
- Clerical skills. Can you type? Are you good at making calls or answering the telephone? Do you keep things neat and organized?
- Mechanical skills. Are you good at working with your hands? Can you make things? How are you at working with machines?

3. Know where to look for jobs. If you are only looking at the "help wanted" ads in the paper, you are missing out. Look for such things as plant openings or expansions.

Look through the yellow pages in the telephone directory. Call places and tell them you are looking for a job.

Check with people and places where you used to work. They may have something or be able to tell you about a job they know about.

Go to the Chamber of Commerce. Ask for a list of businesses that have the types of job you are looking for.

Check with the Texas Employment Commission. They get listings of new jobs all the time. Private employment agencies are also a source of information, although they may specialize in a limited number of occupations. Some charge a fee for registration or placement while others collect fees from the employers.

School or college placement offices may be a productive source for professional openings, although they may only be available to students or alumni of the school. If there is such an office near you, it is worth checking out.

Go to the library. Check out trade and professional association journals and newsletters for position announcements or possible contacts. If you think you may need to relocate in order to find an appropriate job, see if your public library or nearest university library has newspapers and/or phone directories from areas where you might consider moving. Check their position announcements and yellow pages for possible contacts.

4. Prepare your resume. Use the attached guide for preparing a resume and cover letter to send to potential employers.

5. Use the telephone. Ask to speak with someone in Personnel about a job. Ask for the name of the person you'll be speaking to. When you talk to them, make sure they know your name.

If they say they are busy or don't have any jobs, don't give up. Ask if you can come in anyway to fill out an application in case a job opens up in the future.

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6. Make a good impression at the interview. Know the name of the person you are to see and the type of job you want. Know something about the company. Do your homework first!

Be on time! Nothing is worse than showing up late. It is best to go early so you can freshen up and be relaxed.

Be well-groomed. Don't be too casual, but keep it simple and neat. Women should not wear too much makeup or jewelry. Don't smoke or chew gum.

Take a copy of your resumè with you, but be prepared to fill out an application and/or take a test. Carry a pencil or pen with you. Refer to the information on your resumè for important things like your social security number and dates of events like your past jobs.

Introduce yourself to the interviewer and shake hands. Be ready to answer questions about yourself and where you have worked before. It might help to practice interviewing with your family or friends before you go for the real thing.

If you have questions, ask them. It shows you are interested.

Be confident. Tell the interviewer you think you can do a good job and ask for a chance to prove it. Ask for a trial run--say, six weeks to prove yourself.

Thank him or her for the interview and ask when you will hear from him or her.

7. Follow up. Write a thank you letter, saying you like the company and want the job. If you don't get that particular job, you might get the next one that opens up.

8. Decide if You Need to "Retool". During your job search, you may decide that you need to begin looking for employment that is different from the type you had before you became unemployed. If that is the case, you may need retraining or more education to prepare you to enter another field. The Texas Employment Commission can provide you with information on training programs available to displaced workers. Check with them as soon as possible so that you can get the retraining you need before your unemployment benefits and other financial resources run out.

SUMMARY

Finding a job can be difficult. Finding the right job is even harder. Know yourself and what you do well. Don't expect to get a job your first time out. In fact, you may want to look around before accepting the first job offered to you. Each time you apply or interview, you will learn something. Each time you'll get better. Then one day someone will offer you the job you've been looking for. Or you may create your own job where you have discovered a need, either in an existing business or agency or in a business of your own.

HOW TO BREAK INTO THE HIDDEN JOB MARKET IF IT IS YOUR FIRST TIME IN A NEW CITY

Never interview someone for a job unless you are sure that person has one to offer.

INTERVIEW FOR INFORMATION!

Anyone with a normal vanity quotient will freely dispense advice in his or her field.

Make an appointment to pick someone's brain.

Locate a man or woman in mid-management level and set up an appointment.

When this is done, never leave the interview without three or four further contacts so you can build your network.

You ask experts in the field where you can look for a job that interests you, the latest trends in his field, where the government is spending money, who the leading contractors are, and so on.

NOW YOUR APPROACH IS INCREDIBLY IMPORTANT.

If you appear timid and unsure of yourself, the person answering the phone will direct you to personnel and then the cause is lost.

Always ask for a name. Names are magic.

If a name is unreachable then call for a department head, etc. If there is resistance and you have trouble getting through, say "it's personal" and leave it at that. A message can be left for a return call from the employer at a later date by you.

EXPLANATIONS OF WHY YOU ARE CALLING TO DO AN INFORMATIONAL INTERVIEW

a. You are presently researching this group of industries to find out what they are all about, prior to making a choice of an occupation.

b. You have not yet made a decision about what to do as a career and you want to find out what this particular occupation is all about.

c. You presently have a job and you are thinking about changing careers.

d. You are changing careers whether you have a job or not.

e. You have an important job interview coming up and you would like some advice from someone in the field prior to the actual interview date.

f. You have prepared yourself a resume and you would appreciate someone knowledgeable in the field reviewing it for you before it is put to use.

g. You are having difficulty in locating current information in your research from directories and career guidance centers and would like to speak to qualified people in the field to gain current topical information on the industry.

h. You are on a research project for an organization or a community agency.

HOW PEOPLE FOUND WORK

Of the people who found jobs in the past year:

Applied directly to employer		34.9%
Asked friends/relatives		26.2%
Where they work	18.5%	
Jobs elsewhere	7.7%	
Answered newspaper ads		13.5%
Private employment agency		5.6%
State employment service		5.1%
School placement office		3.0%
Other		11.7%
		100.0%

81.5% of all the new jobs generated in the private sector were in firms of 100 or fewer employees, with fully 66% in firms of 20 or fewer employees.

Bureau of Labor Statistics

Ways to Increase Income

As living costs increase and jobs disappear, more and more men and women are looking for new ways to earn money. Increasing income can be a total family effort, with all members thinking creatively about how they might help to increase family income.

If you or your family members have skills or can provide a service, you can increase your family's income. Think about "entrepreneurial activities" that can originate from your home without a lot of start-up money. Here are some ideas to get your thinking started:

1. Start an errand service. Working mothers, two-career families, retired people, and others are often willing to pay for help with everyday errands. Shop for others (gifts, groceries, etc.) Return books to the library. Pick up laundry. Take someone's car to a service center.

2. Help travelers. When people have to be away from home on business or for vacation, they are often willing to hire someone to help while they are away. House-sit. Take care of plants and yard work. Take care of pets in your home or theirs.

3. Temporary security service. When people are going to be away from their home, they may wish for someone to make periodic checks.

4. Provide pick-up and delivery service. If you have a van or truck, use it to pick up and deliver bulky items for people with small cars.

5. Provide In-Home Care of Children or the Elderly. Working mothers look for reliable people to care for their young children during the day. They often prefer the home environment. Elder care is also becoming an increasing need in communities. Check with the Department of Human Services about licensing requirements and other details.

6. Start a home repair and home improvement service. If you have the skills, people may be willing to hire your help to paint, hang wallpaper, or refinish furniture.

7. Cook for special occasions. Busy hostesses often hire help with food preparation. If your cooking is the talk of the neighborhood, turn that talent into extra money by cooking for special dinners or catering parties.

8. Sew for pay. Use your skills at sewing, mending, or alterations to increase your income. Your county Extension agent has additional information about this job opportunity.

9. Provide home decorating services. Reupholster or slipcover furniture. Make draperies or curtains. Piece and quilt a coverlet. Remember that you must be able to produce quality results.

10. Parking lot maintenance. Sweep, repair, paint stripes.

11. On-call chauffeur service -- For those who need assistance driving.

12. Home inventory service. Rent or lease a videotape camera and recorder to take video pictures of household goods and furnishings. Your clients can then place the videotaped inventories in their safe deposit boxes for safe-keeping.

13. Mass-production lawn service. Offer low-cost lawn-cutting to homeowners on streets where all lawns are parallel and face the same direction. Lawns can be cut straignt across the entire block.

14. Paint house numbers on curbs. With stencils and reflective paint, anyone can do a professional job.

15. Do typing or wordprocessing. If you have the appropriate skills and a good typewriter or microcomputer with wordprocessing capabilities, you can type resumes, letters and manuscripts for others.

16. Develop computer software. If you have a microcomputer and programming skills, you might write software programs to meet the specific needs of clientele.

17. Barter for goods and services. If you can't sell your service or skill outright, barter for

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the goods and services you need. Barter means to exchange your skills or services for something other than money. Bartering is an age-old system for getting what you need using little or no money. Although barter is ideally non-cash transactions, it is important to keep accurate records of such transactions for tax purposes.

These are only a few of the many possibilities for increasing your income through small, home-based businesses. The attached list of home-based businesses may give you some more ideas.

But What Is Best For Me?

What are your talents, skills, or interests? List everything you can do well that could be turned into a money-making home-based business. Then do some research. Check the library for books on starting a business.

The next step is planning. Here are some questions to get you started:

1. Do you have the qualities you need to get a business started?

2. Do you have some experience with the product or service you plan to offer?

3. How much money will it take to get started?

4. Do you have some money to put into the business and know where to borrow what you need?

5. How are similar businesses in your area doing?

6. How is your product or service different or better than your competition's product or service?

7. What type of customers do you hope will buy your product or service?

8. What will you charge for your product or service?

9. Will you make money at that price?

If you come to a dead end in your planning, consider a different product/service and come up with a new plan.

Contact your county Extension agent, your local chamber of commerce, SCORE and the Small Business Administration for more information about starting a home-based business.

HOME-BASED BUSINESSES... SOME IDEAS

Antique appraisal
Antique dealing
Appliance repair
Automobile tuneup & repair
Basketry
Batik
Bicycle repair
Bed & breakfast
Bookkeeping
Breadmaking
Cake baking & decorating
Candlemaking
Car, boat & mobile home waxing
Catering
Ceramics
Chair caning
Chimney sweeping
Clerical assistance
Clock repairing
Closet organizing
Clothes designing
Cookie making
Day care service
Delivery service
Dog grooming & walking
Dollmaking & toymaking
Doll & toy repairing
Dollhouse & miniature making
Fruit and vegetable growing
Furniture making & refinishing
Furniture upholstering
Geneaological service
Graphic design service
Hairstyling
Hand lettering
Herb growing an drying
Home canning
Home repair
House cleaning
House painting
House sitting
Interior decorating
Inventory service
Jewelry making
Lawnmower blade sharpening
Leather craft
Library research service
Mail order business
Messenger service
Metalworking
Mimeograph printing
Modeling
Music teaching
Needlepoint & embroidery
Party Planning
Pet sitting
Photography
Picture framing
Picture painting
Plant decorating
Pool cleaning & maintenance
Pottery making
Printing & silk screening
Quilting & applique
Rug making
Scale-model making
Scrimshaw
Sewing
Shopping service
Stained glass
Tax service
Teaching skills
Telephone answering service
Tour planning
Tutoring
Typing
Wallpaper hanging
Weaving
Window washing
Woodworking & wood carving
Writing

LETTER OF APPLICATION

If you submit your resumè to a potential employer by mail, you will need to write a cover letter of application to introduce yourself and request a personal interview for a job. Because your cover letter can either open or shut doors for you with a potential employer, it is very important that your letter makes a good first impression. Here are a few rules to keep in mind as you compose and prepare your letter of application:

- **Be Neat!** Type your letter on a good grade of business stationery. Use a business envelope of the right size and fold your letter and resumè so that the receiver's name appears when letter is first opened. Remember, you are making your first impression and you want it be a good one!

- **Do Your Homework!** If at all possible, address your letter to a specific individual within the firm or organization to which you are applying. This may mean doing research to find out such a name, but it is time and effort well-spent. "To Whom It May Concern" could be the kiss of death for your application, and should be used only when absolutely necessary.

- **Be Accurate!** Gear your letter of application toward the specific position for which you are applying. If you are sending your resumè blind--that is, without responding to a specific position announcement--you should be as specific as possible about the kind of position for which you feel qualified. Use the first paragraph to address the specific opening or type of position for which you wish to apply.

- **Sell Yourself!** The second paragraph is the appropriate place to mention your specific accomplishments, work experience or fields of interest that make you uniquely qualified for the position you mentioned in the first paragraph. You should also indicate why this particular employer interests you (i.e. location, type of work, etc.). Refer the reader to your resumè and/or application as a source of further information about your qualifications.

- **Request an interview.** State your willingness to come for an interview at the prospective employer's convenience. Be as specific as possible in order to elicit a response to your letter.

- **DON'T--**

  . Make the letter too long to hold the reader's attention
  . Misspell or make grammatical or typographical errors
  . Overstate your experience or abilities

Although your cover application letter won't work miracles, a good one can provide you the best possible first impression with a prospective employer. It could indeed open doors to a productive job interview. It is, therefore, worth the time and effort needed to prepare a first-quality letter. And as you are working on it, THINK POSITIVE--it'll show up in your letter!

GOOD LUCK!

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SAMPLE APPLICATION LETTER

Your Street Address
Your City, State Zip Code
Date

Name of Addressee, Title
Name of Firm or Organization
Mailing Address
City, State Zip Code

Dear _____:

Please accept this letter as my application for the position of _____, which was advertised in _____. I believe that my training and experience have prepared me to handle this job to your satisfaction, and I would like the opportunity to make a contribution to your (firm, organization).

My educational background in (type) and my former work experience at _____ should make me well-qualified for this position. In addition, I have excellent written and oral communication skills and I enjoy working with people. I am enclosing my resume to give you detailed information about my qualifications.

Although a reasonable salary is important to me, I am currently more interested in securing a job that offers an opportunity for promotion. I feel that I am motivated and capable of doing the quality of work required for such advancement.

I would appreciate an opportunity to discuss the job with you at your convenience. I can be reached at the telephone number(s) listed on my resume.

I appreciate your careful consideration of my application.

Sincerely,

Your Name

AMARILLO COLLEGE
P.O. Box 447
Amarillo, TX 79178
806-376-5111

Date _____

APPLICATION FOR EMPLOYMENT *(CLASSIFIED)*

1. Name in full _____ Social Security Number _____

2. Present address _____ Zip Code _____ Telephone Number _____

3. Position for which you are applying _____

4. EDUCATIONAL HISTORY

	Name of School	Address	Attended	Graduated	Diploma or Degree
Grade School					
High School					
Business School					
College					
Other Schools or Colleges					
Special Certificate					

What were your major subjects in high school? _____

What were your major subjects in college? _____

5. Experience and Positions: *(Please list the most recent first.)*

Name of Firm _____ From Mo./Yr. To Mo./Yr. _____

Street Address _____ Title: _____

City and State _____

Name and Title of Immediate Supervisor: Job Duties: _____

Monthly Salary — Starting _____

_____

Reason for leaving _____ Final _____

Name of Firm _____ From Mo./Yr. To Mo./Yr. _____

Street Address _____ Title: _____

City and State _____

Name and Title of Immediate Supervisor: Job Duties: _____

Monthly Salary — Starting _____

_____

Reason for leaving _____ Final _____

Experience (Cont.)

Name of Firm _____ From Mo. / Yr. To Mo. / Yr.

Street Address _____

City and State _____

Name and Title of Immediate Supervisor:

_____

Reason for leaving _____

Title: _____

Job Duties: _____

Monthly Salary — Starting _____

Final _____

Name of Firm _____ From Mo. / Yr. To Mo. / Yr.

Street Address _____

City and State _____

Name and Title of Immediate Supervisor:

_____

Reason for leaving _____

Title: _____

Job Duties: _____

Monthly Salary — Starting _____

Final _____

May we contact the employers listed above? _____ If not, indicate which one(s) you do not wish us to contact

_____

6. Are there any other experiences, skills, or qualifications which you feel would especially prepare you for work with the College?

_____

_____

Typing _____ w.p.m.
Shorthand _____ w.p.m.

Date & Location Tested _____
Applicants Estimate _____

PERSONAL REFERENCES
(Other than Relatives or Former Employers)

	NAME	ADDRESS	CITY AND STATE	OCCUPATION
1.				
2.				
3.				

8. List any friends or relatives working for the college _____

9. Have you been convicted of a crime, other than misdemeanors or summary offenses?

_____

10. I hereby certify that the facts set forth in the above employment application are true and complete to the best of my knowledge. I understand that if employed, falsified statements on this application shall be considered sufficient cause for dismissal. You are hereby authorized to make any investigation of my personal history and financial and credit record through any investigative or credit agencies or bureaus of your choice.*

_____
Signature of Applicant

WRITING A RESUME

A resume is a summary of your personal characteristics, educational background and employment experience. The purpose of the resume is to stimulate a potential employer's interest in you enough to grant you an interview. Because employers typically receive a large number of resumes from applicants interested in specific jobs, those applicants with the most interesting resume may be the only ones granted interviews.

There a few rules for writing a resume: be clear and brief, usually no more than two pages. Use action verbs such as "initiated," "supervised," "designed," "developed," "created," or "taught" when describing your experiences. And don't volunteer any negative information. Remember, the purpose of your resume is to get an interview.

Although there are several different formats for organizing resumes, the way you ultimately decide to organize your resume information will be based upon the types of information you want to emphasize to the potential employer. The following types of information should be included in your resume:

Personal Information

The potential employer will need to know a little about you such as your name, address and telephone number (both home and office, if applicable), to determine who you are and how you can be reached for an interview. You may choose to include your birthdate or age, your social security number, and information about your marital and health status. Such information is optional, however, and many people choose not to include it in their resumes, eventhough they are willing to provide it to the employer in the event they are hired.

Job or Career Objective (Optional)

This is a simple, direct statement of what you would like to do if employed. If you decide to include a job or career objective, be specific, indicating the particular job you have in mind, such as "to be a manager trainee" or "to be a clerk-typist." If you are interested in working for a particular employer but don't want to limit yourself to one type of job, you may not want to include a job objective in your resume or you may use a broader objective such as "to work in the area of computer technology." Consider how the prospective employer's view of your objective could influence your chances of getting positions for which you might be qualified.

Education

List the schools you have attended along with the dates of attendance or date of graduation and any degrees and honors you earned. Begin the list with your most recent attendance. If you did not attend college, list your high school but not your junior high or elementary schools. If you have attended more than one technical school, college and/or university, listing your high school is optional.

Experience

Potential employers are interested in knowing whether you have had job, volunteer or other experience which would relate to, or qualify you for, the position for which you are applying. If you have had experience in several areas, be sure to mention those. Also be sure to include information about summer or part-time jobs which contributed to your experience. Stress those previous jobs that you feel best illustrate your qualifications for the position you are seeking. Remember to use action verbs!

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The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating

RESUME

PERSONAL DATA: James E.
1605 Smith Street
Arlington, Texas 76012
274-8470

OBJECTIVE: Business Management/Office Management/Accounting Systems Analyst

EXPERIENCE: ADMINISTRATIVE

Handled administrative routine for corporation president. Assigned incoming orders and projects to appropriate line and staff departments when this involved establishment of no major policy. Established minor policy within administrative department. Approved expenditures for staff uses. Interpreted company policy for personnel directors and sales managers (when questions arose).

OFFICE MANAGEMENT

In charge of accounting office of large retail chain. Supervised up to thirty-five accountants and clerks. Approved hiring and releasing of personnel. Supervised preparation of all statements.

ANALYSIS

Led groups conducting statistical research in cost analysis, personnel turnover, and accident rates. Prepared final reports of studies and recommended action in the light of findings. Recommended, had approved, and installed new accounting systems on branch, district, and home-office levels. Revised inventory control systems at branch level resulting in considerable improvement in projection of requirements and in cost of maintaining inventory.

ADDITIONAL

Knowledge of manufacturers and other suppliers of hard and soft department store goods.

EDUCATION: Austin College - Bachelor of Business Administration, 1976 Accounting and Finance Major.

MILITARY SERVICE: U. S. Army
Supply Sergeant, Vietnam
Honorable Discharge

Additional information, names of present and former employers, and references will be supplied on request.

EXAMPLE: TOTAL EXPERIENCE RESUME

SAMPLE RESUME' FORMAT

YOUR NAME
Street Address
City, State, Zip Code
Telephone Number (home)
Telephone Number (office)

EDUCATION

Post-High School Education (if any) — Location (City, State)
Degree — Date of Graduation
Major: — Minor:
Special Courses that might pertain specifically to the position being applied for

Extracurricular Activities, Awards, Honors

High School Education (if no post-high school education) — Location (City, State)
Date of Graduation — Concentration (i.e. vocational, business, college preparatory, etc.)
Special Courses which pertain specifically to the position being applied for

Extracurricular Activities, Awards, Honors

EXPERIENCE

- Beginning and Ending Dates of Most Recent Employment

  . Job title, employer's name, address or location of place of employment
  . List of responsibilities (Remember the action verbs!)

- Beginning and Ending Dates of Next Employment Period

  Same information for all previous employment, including summer and/or part-time jobs

SPECIAL SKILLS AND INTERESTS

Specific Professional and/or Job-Related Skills
Additional Hobbies and Interests (optional)

REFERENCES

Will be furnished upon request.

Educational programs conducted by the Texas Agricultural Extension Service serve people of all ages regardless of socioeconomic level, race, color, sex, religion, handicap or national origin.

The Texas A&M University System, U.S. Department of Agriculture, and the County Commissioners Courts of Texas Cooperating

SOME KEY RESUME ACTION WORDS

administered
affected
analyzed
approved
arranged
attained
awarded

catalogued
conceived
conducted
contracted
converted
convinced
coordinated
created

designed
developed
directed
disapproved
distributed

effected
enlarged
established
examined
expanded

governed
grouped
guided

handled
harmonized

implemented
improved
increased
index
initiated
installed
instituted
invented
investigated

managed
moderated
modernized

negotiated

obtained
organized
originated

performed
planned
prepared
presented
presided
produced

recommended
recruited
rectified
reorganized
reshaped
responsible for/to

saved
scheduled
secured
set up
served in/on
sold
sorted
straightened
strengthened
structured
supervised
systemitized

trained

worked
wrote

INTERVIEWING

GUIDELINES FOR PARTICIPANTS IN THE EMPLOYMENT INTERVIEW (adapted from Boyer, Redding, and Rickey.) "Interviewing Principles and Techniques."

NOTE: The purpose of the employment interview is predominantly to give and to receive information; however, persuasion is almost always present in some degree with both parties.

Things the Applicant should do: (the order of items below cannot easily be pre-determined. The employer, of course, is likely to be in control of this.)

1. Clarify the job requirements.

2. Show why you are applying: for this job (or type of job), at this time, with this company.

3. Present your qualifications in these terms: You have something of value to offer the company (assuming you are convinced this is really the case.)
   a. Deal as much as possible in specific details and examples--job experience, avocations, travel, activities, offices held, organizations, school work, special assignments, honors, etc. (in other words: be freely responsive; avoid "yes" and "no" answers; on the other hand, don't "pop off" forever!)
   b. Do not hesitate to admit potential "weaknesses." Under no circumstances should you attempt to bluff or fake on these!
   c. But: Wherever possible, make a transition from a "weakness" to a strength; or at least, when the facts justify it, show some good extenuating circumstance for the "weakness." (This does NOT mean give alibis or excuses!)
   d. Try to summarize and to leave a strong, clear impression of the MAIN REASON (S) you should be qualified to hold a certain type of job with this company.
   e. Do Not depend merely on a "smooth front" (appearance and smile) to "sell yourself." Provide full information to the prospective employer, for your mutual benefit.

4. Deal as much as possible in factual, neutral terms about yourself; avoid vag[illegible]or evaluational adjectives. (Bad example: "I had exce[illegible]ent experience in my job with the Smith Manufacturing Company.")

5. Get as much information as possible on such "sensitive" matters as salary (usually in terms of a range, or of the "going average") in the middle or later portions of the interview. (Avoid giving the impression you expect a soft, high-paying job, or that your chief concern is with money,

or that you expect to be hired immediately as a supervisor or executive!)

6. Don't play up the "training period" as though your main concern is to keep going to school, or as though you won't be qualified to hold the job until the company re-educates you!

7. Let the employer (if he will) get the "tone" or atmosphere of the interview.. Be a <u>little</u> more formal than usual -- but not a stuffed shirt! (Be cautious about jokes, wisecracks, sarcastic asides, etc.!)

8. Watch the opening moments of the interview: Avoid making remarks to create a "Negative context" for all the rest of the interview. (Bad example: Starting with a remark like "I'm not really sure my background will be appropriate for your company." Or "I haven't had experience like that.")

9. <u>Be informed about the company</u>: It's history, geographical locations, general methods of doing business, reputation, etc. (This includes knowing who some of the key people in the company are.)

10. Try never to have the interview conclude without <u>some</u> sort of <u>understanding about where you stand</u>, what is to happen next, who is to contact whom, etc. (This does not mean putting the employer against the wall and forcing a commitment).

QUESTIONS ASKED BY EMPLOYERS

1. What are your long-range and short-range goals and objectives; when and why did you establish these goals; and how are you preparing yourself to achieve them?
2. What specific goals, other than those related to your occupation, have you established for yourself for the next ten years?
3. What do you see yourself doing five years from now?
4. What do you really want to do in life?
5. What are your long range career objectives?
6. How do you plan to achieve your career goals?
7. What are the most important rewards you expect in your business career?
8. What do you expect to be earning in five years?
9. Why did you choose the career for which you are preparing?

   Which is more important to you, the money or the type of job?

   What do you consider to be your greatest strengths and weaknesses?

   How would you describe yourself?

   How do you think a friend or professor who knows you would describe you?
14. What motivates you to put forth your greatest efforts?
15. How has your college experience prepared you for a business career?
16. Why should I hire you?
17. What qualifications do you have that make you think that you will be successful in business?
18. How do you determine or evaluate success?
19. What do you think it takes to be successful in a company like ours?
20. In what ways do you think you can make a contribution to our company?
21. What qualities should a successful manager possess?
22. Describe the relationship that should exist between a supervisor and those reporting to him or her.
23. What two or three accomplishments have given you the most satisfaction? Why?
24. Describe your most rewarding college experience.
25. If you were hiring a graduate for this position, what qualities would you look for?

26. Why did you select your college or university?
27. What led you to choose your field of major study?
28. What college subjects did you like best? Why?
29. What college subjects did you like least? Why?
30. If you could do so, how would you plan your academic study differently? Why?
31. What changes would you make in your college or university? Why?
32. Do you have plans for continued study? An advanced degree?
33. Do you think that your grades are a good indication of your academic achievement?
34. What have you learned from participation in extracurricular activities?
35. In what kind of a work environment are you most comfortable?
36. How do you work under pressure?
37. In what part-time or summer jobs have you been most interested? Why?
38. How would you describe the ideal job for you following graduation?
39. Why did you decide to seek a position with this company?
40. What do you know about our company?
41. What two or three things are most important to you in your job?
42. Are you seeking employment in a company of a certain size? Why?
43. What criteria are you using to evaluate the company for which you hope to work?
44. Do you have a geographical preference? Why?
45. Will you relocate? Does relocation bother you?
46. Are you willing to travel?
47. Are you willing to spend at least six months as a trainee?
48. Why do you think you might like to live in the community in which our company is located?
49. What major problem have you encountered and how did you deal with it?
50. What have you learned from your mistakes?

HOW TO CONDUCT YOURSELF IN AN INTERVIEW

1. **DRESS PROPERLY** -- Dress according to the standards of the organization. It's best to dress on the conservative side. Don't wear faddish clothing, flashy jewelry, strong perfume or shaving lotion.

2. **BE ON TIME** -- Find out when and where the interview will take place, and how to get there. Arrive 10-15 minutes early.

3. **BE FRIENDLY** -- Greet the interviewer by name, smile, and give a firm handshake. Treat secretaries and receptionists in a polite, professional manner.

4. **SHOW YOUR ENTHUSIASM** -- Enthusiasm, energy, and a sense of humor can help create a good impression. Don't be passive or indifferent.

5. **MAINTAIN EYE CONTACT** -- Good eye contact with the interviewer is a key to building trust in a relationship.

6. **BE AWARE OF BODY LANGUAGE** -- A person's tone of voice, posture, facial expressions, etc., all give clues about his or her feelings and attitudes. Be sensitive to these signals in yourself and others. Don't fidget or slouch. Face the interviewer in a relaxed, open manner.

7. **EXPRESS YOURSELF!** -- Speak clearly and audibly. Use complete sentences--avoid one word answers. Don't use slang. And don't ramble or mumble. Be confident.

8. **BE YOURSELF** -- Don't try to change your personality. Give the interviewer a chance to find out that you're a genuine, capable and sincere individual.

9. **BE A GOOD LISTENER** -- Listen to what the interviewer has to say. Be alert to nonverbal cues indicating when you should start or stop talking. Don't be thinking of your response while the interviewer is still talking.

10. **ASK QUESTIONS!** -- Interviewers will usually give you a chance to ask questions. Be prepared to ask about things such as responsibilities, opportunities for advancement, method of supervision, performance evaluation, etc. Save questions concerning salary until the end of the interview.

11. **EMPHASIZE YOUR STRENGTHS** -- Focus on work, experience, courses or personal qualities that would be beneficial for the job. Give examples from your experience or education to support this.

12. **DON'T CRITICIZE** -- Don't put down previous employers, teachers or co-workers. It will give the interviewer a negative impression of you.

13. **HAVE SOMETHING TO OFFER** -- Discuss ways you can contribute to the organization. Let the interviewer know how you can meet a need or solve a problem.

14. **BE ASSERTIVE** -- This doesn't mean that you should be aggressive. It means being confident of your abilities, and being able to get results when working with other people.

15. **AVOID PERSONAL ISSUES** -- Do not discuss family, personal, or financial problems.

16. **THANK THE INTERVIEWER** -- Be sure to thank the interviewer for his or her time and interest.

17. **PLAN FOLLOW-UP ACTION** -- Arrange a way for the employer to contact you, if the job isn't offered to you right away. Ask when you can expect a decision to be made, and if you should call at a certain date to find out.

18. **SEND THANK-YOU LETTER** -- Follow up the interview with a thank-you letter. In it, restate your interest in the job, summarize key points of the interview, and add further information to help your case. Send immediately to the interviewer.

FOLLOW-UP LETTER

After your interview, it is important to make a follow-up contact with the person you just interviewed with. This is a sample letter you may use to write to the prospective employer. Feel free to add your personal touch.

Your Address
City & State
Date

Inside Address

Dear Mr./Ms. _____:

Thank you for the opportunity to interview for the _____ position currently available in the _____.

After listening to you, learning more about your company, and discussing my objectives, I am very confident about my ability to perform the job.

Of particular interest was your emphasis on (state interviewer's primary concern). My (state your views --- supported by experience).

I am anxiously awaiting your decision and an opportunity to be a (company name) employee.

Very truly yours,

FOUR DOZEN WAYS TO STAY UNEMPLOYED

New York University lists reasons that are most frequently given by employers for turning down job applicants. This information is based on reports from 153 companies. If you're out to land a job, take inventory of yourself in relation to these facts. If you still have a stretch of schooling ahead, it will give you time to work on any traits that may hinder you later in getting a job or being promoted. As you read reasons for rejection given below, ask yourself: How would I rate in relation to each?

1. Poor personal appearance.
2. Overbearing, overaggressive, conceited, superiority complex, "know-it-all".
3. Inability to express himself clearly--poor voice, diction, grammar.
4. Lack of planning for career--no purpose and and goals.
5. Lack of interest and enthusiasm--passive, indifferent.
6. Lack of confidence and pose, nervousness, ill at ease.
7. Failure to participate in activities.
8. Overemphasis on money--interested only in best dollar offer.
9. Poor scholastic record--just got by.
10. Unwilling to start at the bottom--expects too much to soon.
11. Makes excuses, evasiveness, hedges on unfavorable factors in record.
12. Lack of tact.
13. Lack of maturity.
14. Lack of courtesy--ill-mannered.
15. Condemnation of past employers.
16. Lack of social understanding.
17. Marked dislikes for schoolwork.
18. Lack of vitality.
19. Fails to look interviewer in the eye.
20. Limp fishy handshake.
21. Indecision.
22. Unhappy married life.
23. Friction with parents.
24. Sloppy application blank.
25. Merely shopping around.
26. Wants job only for short time.
27. Little sense of humor.
28. Lack of knowledge of field of specialization.
29. Parents make decisions for him.
30. No interest in company or in industry.
31. Emphasis on who he knows.
32. Unwillingness to go where we send him.
33. Cynical.
34. Low moral standards.
35. Lazy.
36. Intolerant, strong prejudices.
37. Narrow interests.
38. Poor handling of personal finances.
39. No interest in community activities.
40. Inability to take criticism.
41. Lack of appreciation of the value of experience.
42. Radical ideas.
43. Late to interview without good reason.
44. Never heard of company.
45. Failure to express appreciation for interviewer's time.
46. Asks no questions about the job.
47. High-pressure type.
48. Indefinite response to questions.

L I F E S K I L L S W O R K S H O P

PERSONNEL PANEL

INSPIRATIONAL

"IF I HAD TO LIVE MY LIFE OVER AGAIN"

If I had to live my life over again, I'd dare to make more mistakes next time.

I'd relax.

I would limber up.

I would be sillier than I have been this trip.

I would take fewer thing seriously.

I would take more chances.

I would take more trips. I would climb more mountains, swim more rivers.

I would eat more ice cream and less beans.

I would perhaps have more actual troubles, but I'd have fewer imaginary ones.

You see I'm one of those people who live seriously and sanely hour after hour, day after day.

Oh, I've had my moments. And if I had it to do over again, I'd have more of them.

In fact I'd try to have nothing else, just moments, one after another, instead of living so many years ahead of each day.

I've been one of those persons who never goes anywhere without a thermometer, a hot water bottle, a raincoat and a parachute.

If I had it to do again, I would travel lighter than I have.

If I had to live my life over, I would start barefoot earlier in the Spring and stay that way later in Fall.

I would go to more dances.

I would ride more merry-go-rounds.

I would pick more daisies.

THOUGHTS TO PONDER

Several years ago social scientists at Duke University did a study on "Peace of Mind." Several factors were found to contribute greatly to emotional and mental stability. They are:

1. The absence of suspicion and resentment. Nursing a grudge was a major factor in unhappiness.

2. Not living in the past. An unwholesome preoccupation with old mistakes and failures leads to depression.

3. Not wasting time and energy fighting conditions you cannot change. Cooperate with life, instead of trying to run away from it.

4. Force yourself to stay involved with the living world. Resist the temptation to withdraw and become reclusive during periods of emotional stress.

5. Refuse to indulge in self-pity when life hands you a raw deal. Accept the fact that nobody gets through life without some sorrow and misfortune.

6. Cultivate the old fashioned virtues--love, honor, compassion, and loyalty.

7. Don't expect too much of yourself. When there is too wide a gap between self-expectation and your ability to meet the goals you have set, feelings of inadequacy are inevitable.

8. Find something bigger than yourself to believe in. Self-centered, egotistical people score lowest in any test for measuring happiness.

"COMES THE DAWN"

After a while you learn the subtle difference between holding a hand and chaining a soul

And you learn that love doesn't mean leaning and company doesn't mean security,

And you begin to learn that kisses aren't contracts and presents aren't promises,

And you begin to accept your defeats with your head up and your eyes open,

And you learn to build all your roads on today because tomorrow's ground is too uncertain for plans,

And futures have a way of falling down in mid-flight.

After a while you learn that even sunshine burns if you get too much,

So you plant your own garden and decorate your own soul,

Instead of waiting for someone to bring you flowers,

And you learn that you really can endure...that you really are strong,

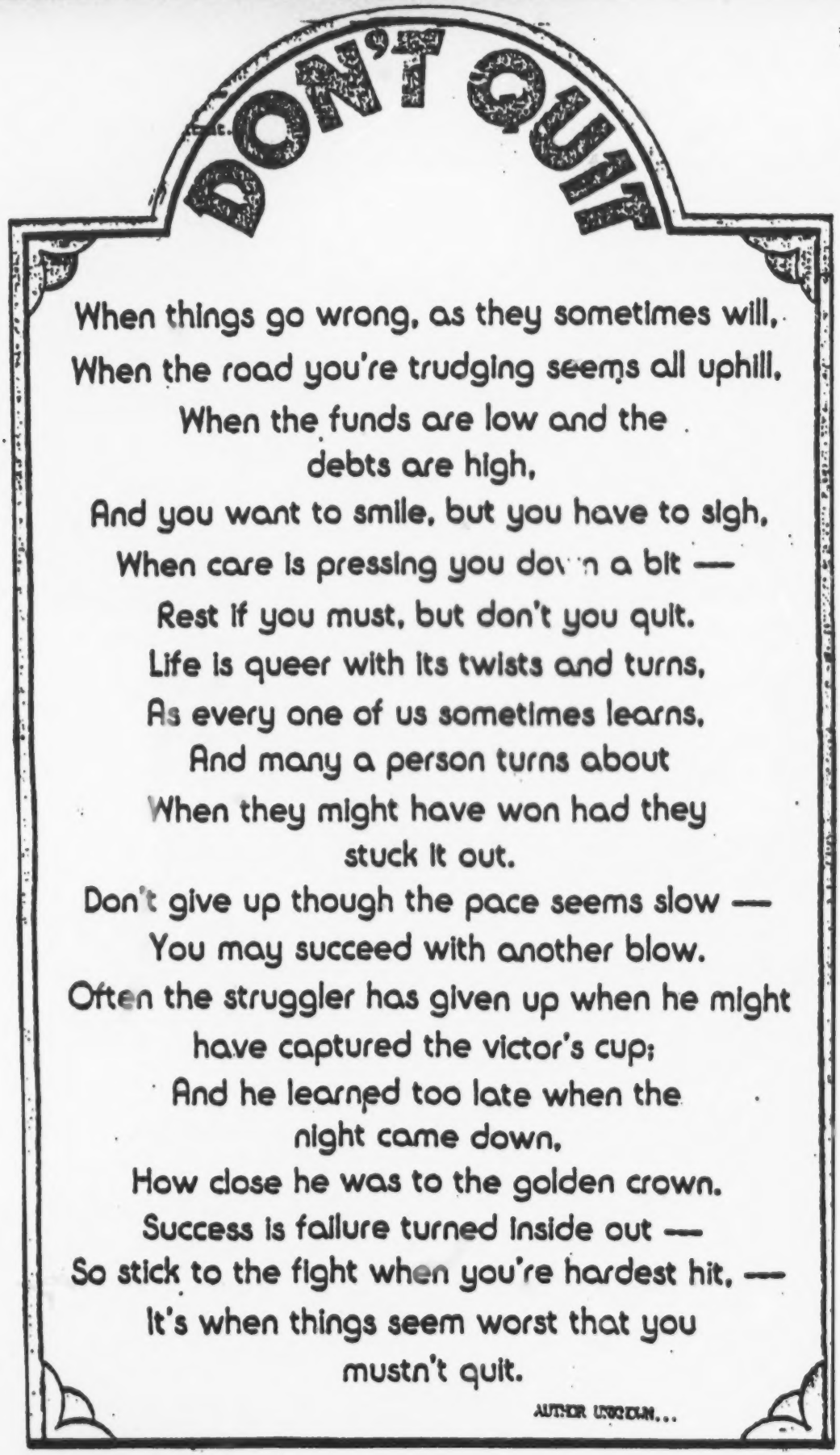
And you really do have worth,

And you learn and learn...with every goodbye you learn.

Don't Be Afraid To Fail

You've failed
many times,
although you may not
remember.
You fell down
the first time
you tried to walk.
You almost drowned
the first time
you tried to
swim, didn't you?
Did you hit the
ball the first time
you swung a bat?
Heavy hitters,
the ones who hit the
most home runs,
also strike
out a lot.
R. H. Macy
failed seven
times before his
store in New York
caught on.
English novelist
John Creasey got
753 rejection slips
before he published
564 books.
Babe Ruth struck out
1,330 times,
but he also hit
714 home runs.
Don't worry about
failure.
Worry about the
chances you miss
when you don't
even try.

A message as published in the *Wall Street Journal*
by United Technologies Corporation, Hartford, Connecticut 06101


DON'T QUIT
When things go wrong, as they sometimes will,
When the road you're trudging seems all uphill,
When the funds are low and the debts are high,
And you want to smile, but you have to sigh,
When care is pressing you down a bit —
Rest if you must, but don't you quit.
Life is queer with its twists and turns,
As every one of us sometimes learns,
And many a person turns about
When they might have won had they stuck it out.
Don't give up though the pace seems slow —
You may succeed with another blow.
Often the struggler has given up when he might have captured the victor's cup;
And he learned too late when the night came down,
How close he was to the golden crown.
Success is failure turned inside out —
So stick to the fight when you're hardest hit, —
It's when things seem worst that you mustn't quit.
AUTHOR UNKNOWN...

Duplicated courtesy of NAEHE

PROMISE YOURSELF:

* To be strong that nothing can disturb your peace of mind.
* To talk happiness, health, and prosperity to everyone you meet.
* To make all your friends feel that they are special.
* To see the bright side of everything and make it come true.
* To think only of the best, work only for the best, and expect only the best.
* To be more enthusiastic about others success than your own.
* To forget worries of past failures and press on to successful achievements.
* To wear a cheerful countenance at all times and greet every living creature you meet with a smile and a kind word.
* To spend so much time of self-improvement that there will be no time to criticize others.
* To be too happy to worry, too noble for anger, too strong for fear, and too cheerful to permit the presence of trouble.

Author unknown

"MAKE YOUR OWN SUNSHINE"

Whenever the day is bringing you down
And nothing's going your way - just turn it around
Don't let the world upset ya
Get depressed and what does it get ya
You got a chance to make it
Reach right out and take it
Leave your worries behind
You got to make your own sunshine.

If nothing in life is turning you on
And every one of your friends all seem to be gone
First start yourself a humming
Remember that the good times are coming
Life is a celebration
Don't waste your invitation
Hang those tears on the line
You got to make your own sunshine.

You're feeling down - you've got to aim high
Don't stare at the ground - reach for the sky
Just keep yourself up - don't every complain
Before you walk in the sun - you got to laugh in the rain
Just get you act together
Be ready for who and whatever
Life is a smile - so find it
Put your face behind it
Get it straight in your mind
You got to make your own sunshine.

1. Like yourself.
2. Say "I love you."
3. Listen to a friend.
4. Sing your favorite song.
5. Take a walk.
6. Listen to the birds singing.
7. Hug a loved one.
8. Smile before breakfast.
9. Say "Thank you."
10. Imagine the roar of the ocean.
11. Visit a neighbor.
12. Share a joke.
13. Watch a sunrise.
14. Do nothing.
15. Laugh with your family.
16. Volunteer some time to a good cause.
17. Let someone love you.
18. Do something you have always wanted to do.
19. Mail a letter to a friend.
20. Listen to the rain on the roof.
21. Refuse to worry for one day.
22. Hug a child.
23. Finish something.
24. Relax for one hour.
25. Giggle.
26. Compliment someone
27. Take a chance.
28. Read to someone.
29. Surprise someone.
30. Make a list
31. Ask for help.

For Mental Health Services call 648-8636,
Washington County Mental Health Department.

Though no one can go back
and make a brand new start,
my friend,
Anyone can start from now
and make a brand new end.

---Carl Bard

EVALUATION

OF

WORKSHOP

LIFE SKILLS WORKSHOP

EVALUATION SHEET

1. How did you find out about the Life Skills Workshop?

   _____

2. Was the Life Skills Workshop what you thought it would be? Why or why not?_____

   _____

   _____

3. The work shop was:
   Very helpful___; Somewhat helpful___; A waste of time___
4. The length of the series was:
   About right___; Too long___; Too short___.
5. The length of each class day was:
   About right___; Too long___; Too short___.
6. The topics which I considered most valuable were: (Please list)_____

   _____

   _____

   _____

7. The speakers which contributed the most were: (Please list)

   _____

   _____

8. The most valuable fact which I learned about myself was:___

   _____

   _____

9. At the completion of this workshop series, I plan to:_____

   _____

   _____

10. The goals which I have set for myself including the following: (List)_____

    _____

11. I wish the workshop had included the following topics: (List)_____
12. Please give your personal evaluation of the series on the reverse side of the page.